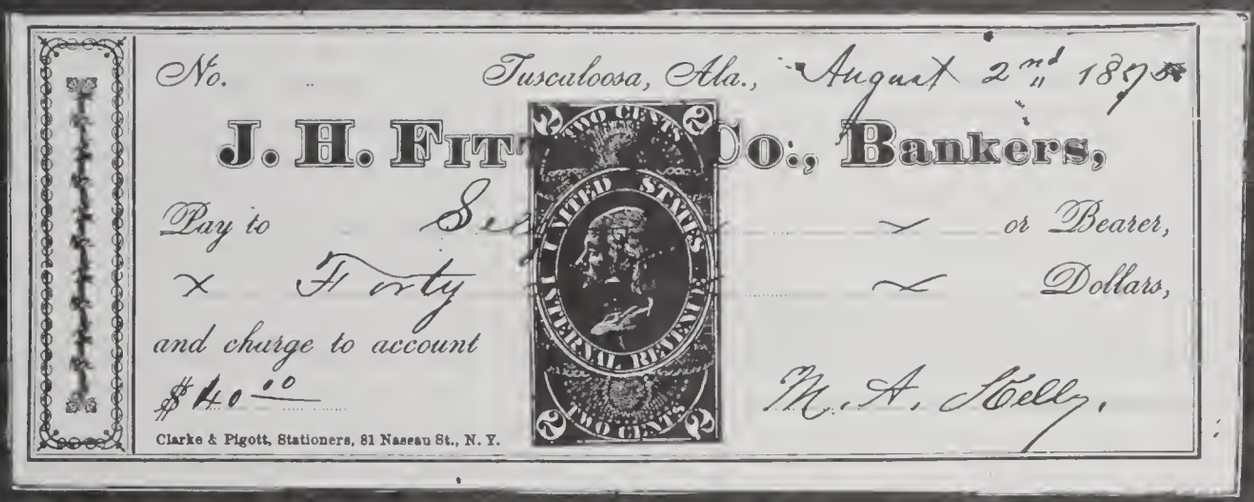
THE CHECK COLLECTOR

November 1991 THE JOURNAL OF Number 20

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



A.S.C.C. CHECK SURVEY

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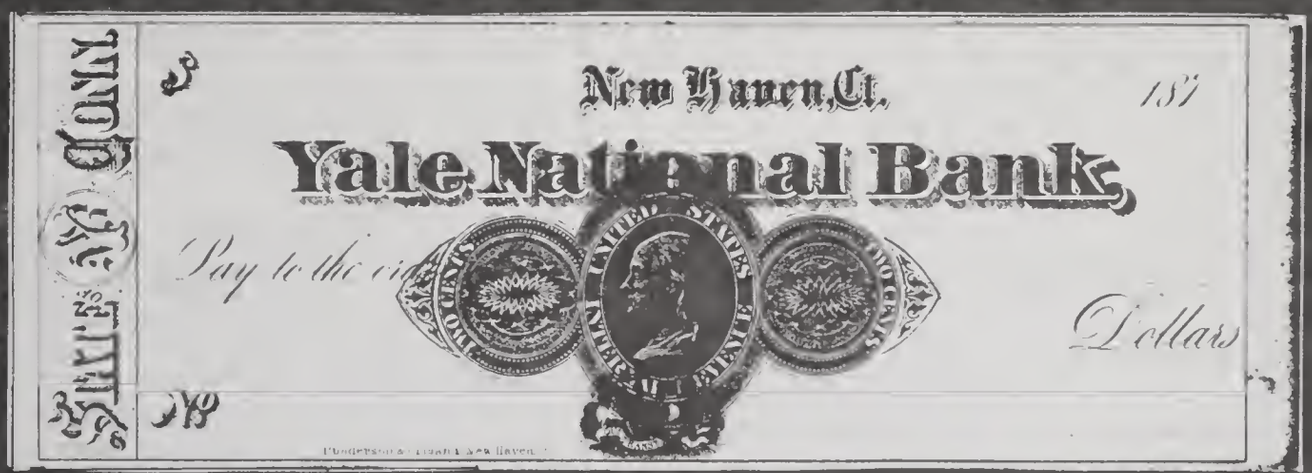

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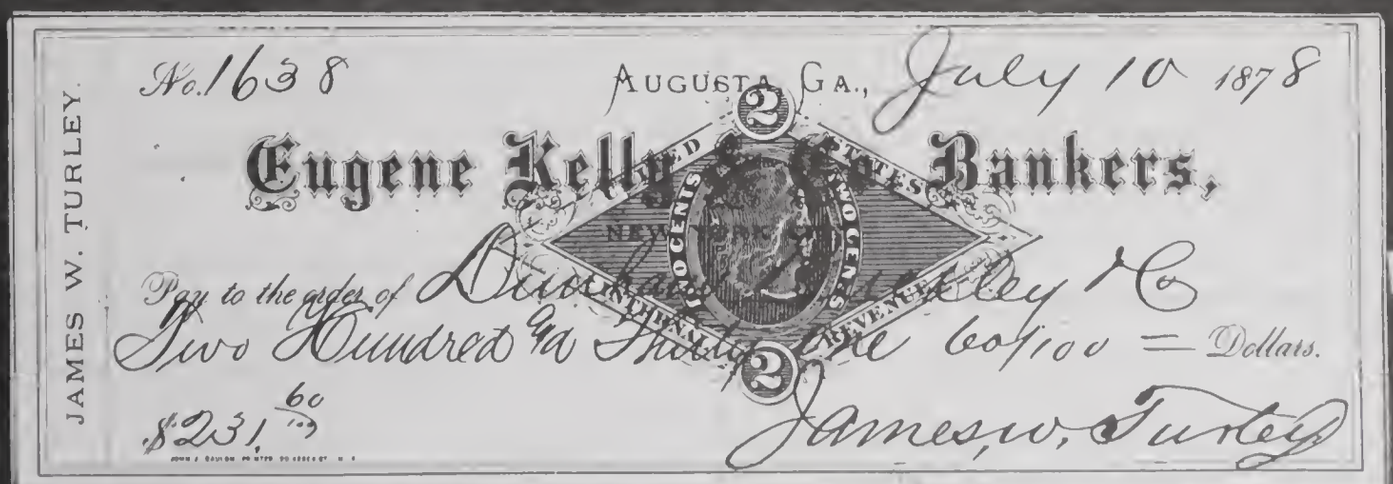

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THE CHECK COLLECTOR

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P.O. Box 69
Boynton Beach, FL 33425

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The Check Collector is issued four times a year for members of The American Society of Check Collectors, Inc. Subscription only by membership. Dues are $10.00 per year. Outside U.S.A., Canada and Mexico, add $2.00 per year. Send address changes to the Secretary.
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To our advertisers:

Deadline for advertising copy to run in the February 1992 issue of *The Check Collector* is February 5, 1992.

The Check Collector is an effective means to reach the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and to check-related fiscal documents, publications, accessories and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. All copy for ads must be camera ready.

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One quarter page	25.00/issue
Business card size	10.00/issue

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which the typographical error appeared upon prompt notification of such error.

NOTICE
CALL FOR NOMINATIONS

Nominations for the Board of Directors of the American Society of Check Collectors, Inc., will be received by the Secretary from members of the Society until February 1, 1992. Each nominee for Director must indicate an acceptance of the nomination and willingness to serve if elected. Nominations should be mailed to reach the Secretary by February 1, 1992. Mail to:

Charles Kemp, Secretary
P.O. Box 71892
Madison Heights, MI 48071

PRESIDENT'S COLUMN

With this issue, *The Check Collector* is five years old. How time passes! Have you noticed the increase in interest in check collecting during this time? This is reflected by our greater membership and activities. A good hobby for the next decade.

After serving for nearly twenty years as our Treasurer, Jon Cook has resigned. We extend our thanks for his long and devoted service to our members and to the hobby. Jim Partin is our new Treasurer.

John Paslawsky who started and chaired the ASCC Check Pool since 1989 will be succeeded by Harry Johnson, Sr. Harry is now ready to receive your donations of checks. Let us keep up our support for this endeavor which can bring us new members.

Many of our members collect in special areas that are interesting to our members. Why not send in an article to *The Check Collector*? The number of replies and comments indicate *The Check Collector* is eagerly read. Please share your finds and collecting pleasures with your fellow members.

Charley Kemp, our secretary and librarian, would be happy to receive donations of books and related material on check collecting, banking history, etc. Please help us expand our library.

With our 400 plus members scattered throught the U.S. and several in other countries, holding large, formal meetings is not feasible. Holding informal, "Round Table" meetings in conjunction with regional shows seems the best option. These meetings are friendly and interesting and are a great opportunity to talk about, exchange and learn about checks. Go to the next one in your area and enjoy the hobby.

Ours is a volunteer hobby and Society. If you would like to become more active in the Society, please let me know. We have many needs for help and you will enjoy working with other collectors. New members are especially welcome and so are their suggestions.

Winter weather may bring more time to spend with your collection and searching for new checks to add or possibly exchanging some with another collector. A bit of luck might result in finding an original hoard in some obscure location.

Happy collecting!

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Founded in 1969.

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

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SHERLOCK HOLMES AND CHEQUES

by Lee Poleske

Many check collectors collect checks signed by famous people, but collecting checks associated with famous fictional characters can be more challenging. One of the best known fictional characters in the world, and one of my favorites, is Sherlock Holmes. We all know I am never going to find a check signed by Sherlock Holmes, but it is possible to collect checks from banks mentioned in the Holmes stories, that is, if the banks themselves are not fictitious. Reading the stories again and using such reference books as *The Encyclopaedia Sherlockiana* by Jack Tracy and *Sherlock Holmes in London. A photographic record of Conan Doyle's stories* by Charles Viney provided the names of several banks associated with the adventures of Sherlock Holmes. I have been able to obtain checks from some of the banks and am still looking for others.

In the stories, Sir Arthur Conan Doyle wrote about the famous detective and his companion, Dr. John H. Watson. Numerous details are given about their everyday existence. Among these details are several about cheques (as the British spell checks) and banks.

In *The Adventure of the Priory School* we learn where Holmes did his banking. The Duke of Holdernesse had offered a reward of £6000 for the return of his missing son and after solving the case, Holmes said to the Duke, "I fancy that I see your Grace's cheque book upon the table. I should be glad if you would make me out a cheque for six thousand pounds. It would be as well perhaps for you to cross it.1 The Capital and Counties Bank, Oxford Branch are my agents." *(See Figure 1).*

Was there such a bank as the Oxford Branch of the Capital and Counties Bank? Not only was there such a bank, but Sir Arthur Conan Doyle himself banked there. It was located at No. 125 Oxford Street at the junction with Wardour Street. The Capital and Counties Bank, founded in 1834, had 473 branches when it merged with Lloyds Bank, Ltd. in 1918.

Two other characters in Holmes' stories also had accounts at Capital and Counties Bank: Neville St. Clair, whose double life is portrayed in *The Man* Arthur Cadogan West, on whose dead body was found his cheque book on the Woolwich Branch of the Capital and Counties Bank.

Where Holmes' faithful companion Dr. Watson banked is never directly stated in any of the stories, but using the powers of deduction that Sherlock Holmes prized so much, we can deduce that it was at the 16 Charing Cross branch of Cox and Company in London. Cox and Company was the pay agent for the British Army in India, and Watson was a retired Indian Army doctor. Another clue is given in *Thor Bridge* in which Watson says, "Somewhere in the vaults of the bank of Cox & Co. at Charing Cross, there is a travel worn and battered tin dispatch-box with my name John H. Watson, M.D., Late Indian Army, painted upon the lid. It is crammed with papers, nearly all of which are records of cases to illustrate the curious problems which Mr. Sherlock Holmes had at various times to examine." If Dr. Watson trusted the bank to keep that very important dispatch case, it would seem logical that he would also keep his money there. *(See Figure 2).* In 1923, the Cox & Company bank merged with Lloyds Bank, Ltd.

A curious fact about Dr. Watson's bank account is related in *The Dancing Men.* While explaining to Watson, how he had deduced that the doctor was not going to invest in South African securities, Holmes says, "Your cheque book is locked in my drawer, and you have not asked for the key." Whose idea was it to lock up Watson's cheque book and why? In *The Cardboard Box*, there is a clue that Watson may have had trouble managing his money when he says, "a depleted bank account had caused me to postpone my holiday."2

Where did Holmes' arch enemy, Professor Moriarty, bank? Not unlike modern criminals, Moriarty used banks to hide his money, as Holmes explains to Watson in *The Valley of Fear:*

> *" I made it my business to hunt down some of Moriarty's cheques lately-just common innocent cheques that he pays his household bills with. They were drawn on six different banks. Does that make any impression on your mind?*

" Queer, certainly! But what do you gather from it?

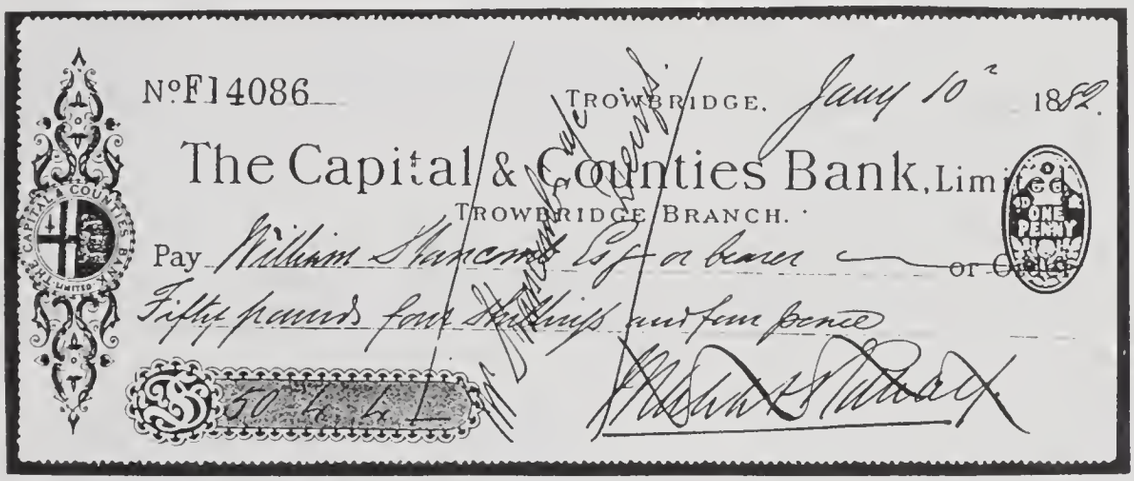
" That he wanted no gossip about his wealth. No single man should know what he had. I have no doubt that he has twenty banking accounts; the bulk of his fortune is abroad in the Deutsche Bank or the Crédit Lyonnais as likely as not."

The Crédit Lyonnais is also mentioned in two other stories. In *The Adventure of the Mazarin Stone,* Holmes felt that Count Sylvius had forged a check on the bank, but the Count denied it and in *The Disappearance of Lady Frances Carfax,* Marie Devine cashed the last cheque from her employer, Lady Frances, at the Montpellier branch.

All the banks mentioned so far exist or existed during the time period of the Holmes stories, but not all the banks mentioned in Sherlock Holmes stories were real. For example, both the City and Suburban Bank mentioned in *The Red-Headed League* and Silvester's mentioned in *The Disappearance of Lady Frances Carfax* are fictitious.

Doing some research to find out which banks in the Sherlock Holmes stories do or did exist and which are fictitious is part of the fun. After all, what kind of Holmes fan would you be if you didn't like to do some detective work?

Figure 1 *A Capital and Counties crossed cheque of the Sherlock Holmes period, unfortunately not from the Oxford St. Branch where Holmes kept his account, but I hope to find one someday.*


No F14086
TROWBRIDGE. Janv 10 1882
The Capital & Counties Bank, Limited
TROWBRIDGE BRANCH.
Pay William Sharcross Esq or bearer or Order
Fifty pounds four Shillings and four pence
£50 4s 4d
ONE PENNY

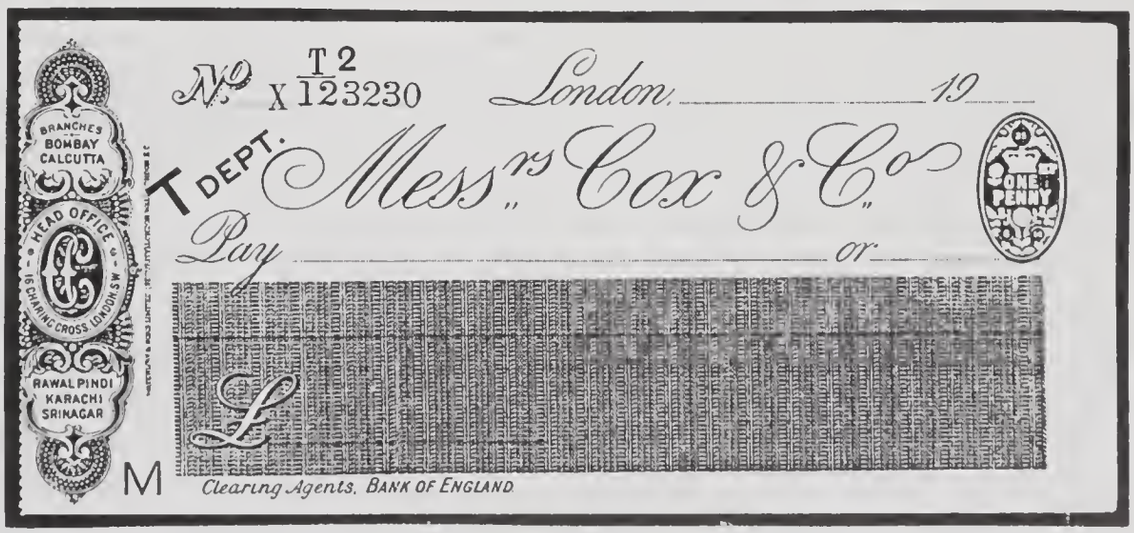


Figure 2 *Cox and Co. cheque listing its Indian Branches. Note that the Charing Cross Bank, where Dr. Watson kept his dispatch box, was the head office of the bank.*

1. To cross a check means to write the name of a banking company across the face of a check between two parallel lines. The crossed check can only be deposited in the bank mentioned.
2. In some editions of Sherlock Holmes stories, the segment in which this sentence appears is *"The Resident Patient"*.

NO SUCH DATES

by Michael A. Zier

Question: What do these have in common: Feb. 29, 1909; Nov. 31, 1900; 2/70, 1972; Nov. 75, 1902; 3/32, 1972; April 31, 1975; June 31, 1902; July 37th, 1908; February 31, 1980; July 0, 1930; May 32, 1922; Dec. 35, 1957?

Answer: There are no such dates! However, this does not stop people from writing checks with these dates on them. Why? **I** certainly don't know! Perhaps it just a slip of the memory: "Let's see; yesterday was the 31st, so today must be the 32nd." Or maybe it's a way to try to fool Uncle Sam. Maybe if the check was written on a day that doesn't exist, it can't be cashed!

The law doesn't say anything about the amount of a check. A check may be written for any amount. (There is an exception for checks written for less than a dollar **which are intended to be circulated as money or used as money**, which are illegal, but that hardly applies to a personal check, or a refund check from the telephone company.)

The law does not say anything about the medium on which a check may be written. My own bank, The Riggs National Bank of Washington, D.C., once cashed a check written on a mattress (it was a wedding gift and it was returned to the payee). The old television show *Truth or Consequences* frequently wrote checks on watermelons and such, which the recipient was required to carry across the country to cash. A check in the Chase Manhattan Collection was written on (welded onto) a piece of armor plate (and canceled with a machine gun). As late as 1900, checks were routinely written on blank paper completely in the handwriting of the drawee. However, be careful with this sort of thing: the banks involved are permitted to levy a hefty charge for processing such a check!

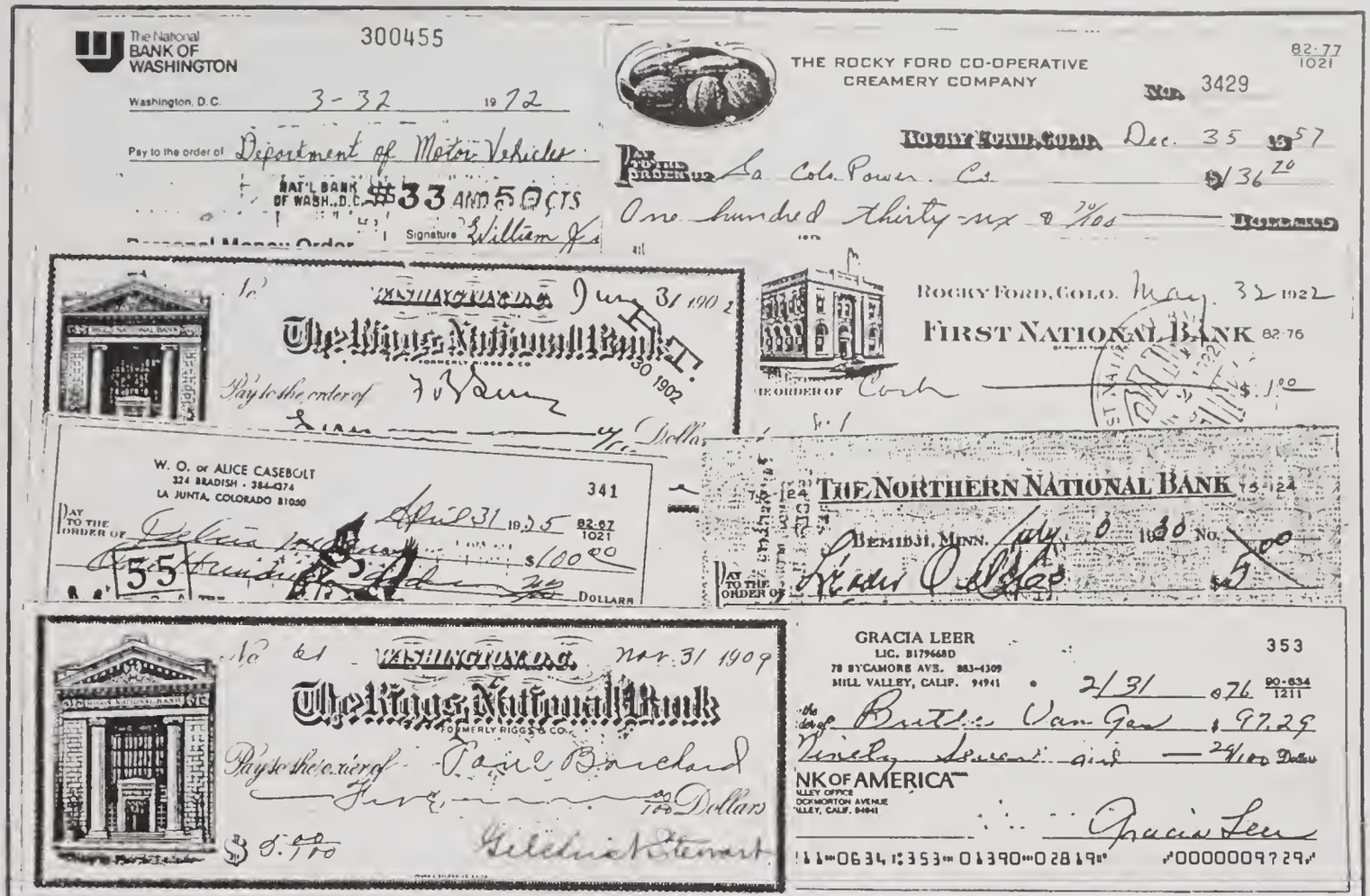
And the law does not say anything about **when** a check may be written. Checks may be freely written on Sunday, Friday the 13th, July 4th, New Year's Day, Christmas Day, or any other day. And it is a good presumption that a check may be written on a day that does not exist. These are unusual and uncommon, and they make a fine collection, albeit a sparse one!

The requirements for a check are quite simple. It must contain some method of identifying the payee and the drawer's account. Note that names, per se, are not necessary: Abraham Lincoln's checks payable to "A Colored Man With One Leg" and "Mr. Johns, a sick man" both contain sufficient information to identify the payee (and "**Bearer**" is pretty clear, too), it must be dated, and it must have an amount. Nowhere in the requirements is there mentioned size, MICR encoding (unheardof before 1959), bank name, transit/routing numbers (unheardof before about 1910), account numbers (unused generally until about 1960; in fact, the old and respected firm of Burke & Herbert in Alexandria, Virginia, did not put any account numbers on its checks until 1975!), or any of the coded information which makes check handling amenable to modern high–speed processing techniques.

The Federal Reserve and the American Bankers Association have defined several guidelines which make the processing of checks by computer–driven equipment possible. These guidelines concern such things as size and computer–readable identifying data. In a nation which processes some **hundreds of millions** of checks per day (my own bank currently processes just under a million a day), these guidelines are treated as regulations for the good of all, but they were not carved in stone and carried down a mountain.

So, next time you feel a little puckish, like around income tax time, try writing your check on March 32 or writing it on the back of an old grocery store receipt; maybe you could write it in Arabic or even make it payable to "The Tax Man." But be careful, the IRS doesn't have a sense of humor!

The author, Michael A. Zier, is Archivist for The Riggs National Bank, 808 17th St. NW, Washington, DC 20005. His interests include Christmas Club checks & related material, checks and Postal Notes written for less than $1.00, and checks dated 1/1, 7/4, and 12/25 (in addition to non–existent dates). He says he will answer all correspondence. ©1991, All Rights Reserved.


The National BANK OF WASHINGTON
300455
Washington, D.C. 3-32 1972
Pay to the order of Department of Motor Vehicles
NAT'L BANK OF WASH., D.C. #33 AND 50 CTS
Signature William J.s
THE ROCKY FORD CO-OPERATIVE CREAMERY COMPANY
No. 3429
Rocky Ford, Colo. Dec. 35 1957
Pay to the Order of So. Colo. Power. Co. $136.20
One hundred thirty-six & 20/100
The Riggs National Bank
Washington, D.C. June 31 1902
Pay to the order of
Dollars
ROCKY FORD, COLO. May 32 1922
FIRST NATIONAL BANK 82-76
Pay to the Order of
$1.00
W. O. or ALICE CASEBOLT
324 BRADISH - 384-4374
LA JUNTA, COLORADO 81050
341
Pay to the Order of
April 31 1925 82-67 1021
$100.00
Dollars
THE NORTHERN NATIONAL BANK 73-124
BEMIDJI, MINN. July 0 1930 No.
Pay to the Order of
$5
No 61 WASHINGTON D.C. Nov. 31 1909
The Riggs National Bank
FORMERLY RIGGS & CO.
Pay to the order of
Dollars
$8.00
GRACIA LEER
LIC. B1796680
78 SYCAMORE AVE. 883-4309
MILL VALLEY, CALIF. 94941
353
2/31 076 80-634 1211
Pay to the Order of Bartlett Van Gas $97.29
Ninety seven and 29/100 Dollars
NK OF AMERICA
VALLEY OFFICE
DOCK MORTON AVENUE
VALLEY, CALIF. 94941
Gracia Leer
⑈0634⑈ ⑆353⑆ 01390 0281 9⑈ ⑈0000009729⑈

Railroad Checks

circa. 1900-1915

50 Different

$75.00

LARRY MARSH
5. EAST MONROE AVE #104
ALEXANDRIA VA. 22301

Due to serious illness, it is necessary for me to sell my 25-year collection of bank checks, promissory notes and bills of exchange.

Listed below are those states still remaining. I shall sell by state whenever possible. If you have a sincere interest, please write to me and I shall send photocopies. Please, no curiosity inquiries--I do not have the time.

Checks remaining at this time are:

Montana	Arizona	Idaho
Indiana	Texas	Missouri
Florida	Massachusetts	Nebraska
Louisiana	Alabama	Georgia
Utah	Maine	South Carolina
Kansas	Oregon	Rhode Island
Wyoming	Washington	Iowa

Specimen Checks

Also: Collections of:
Small size checks
Foreign checks
Large size bills-of-exchange.
Numerous back issues of the earlier "The Check List".

Bob Pyne, 2713 Ambergate Road,
Winter Park, FL 32792
(Sorry---No Phone Calls).

AUSTRALIAN GIFT CHEQUES

By Michael P. Vort-Ronald

Gift cheques were first issued in Australia by the Bank of New South Wales from the 19th September 1955. The issue of such cheques was similar to the scheme pioneered in England not long before by the Midland Bank Limited.

Four types of Gift Cheques were produced, the serial numbering of each type commencing with a letter to indicate the category. The cheques were eight inches by three and a half inches, or 202 x 89 mm. They were designated for:

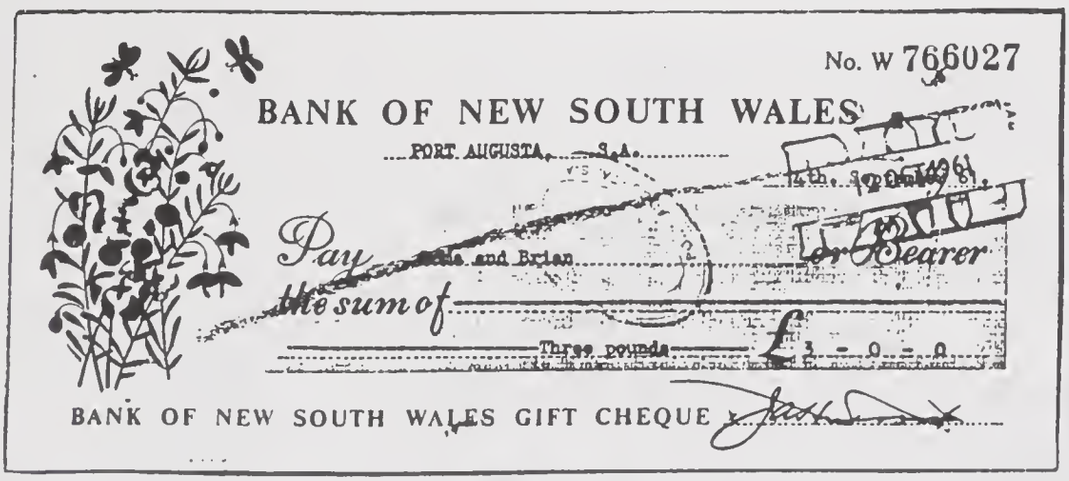
W	=	Wedding
B	=	Birthday
C	=	Christmas
G	=	General Occasion

Gift cheques were ostensibly seen as a supplement to the range of services already rendered by the bank. However, it was further felt that the innovation would be a means of creating further goodwill, introducing the bank's services to non-customers and attracting deposits to the bank's branches.

A charge of 1/3 (one shilling and three pence, twelve cents in today's money) was made for the service which included local stamp duty (revenue) of two pence. The purchaser (customer) was required to pay the amount for which the cheque was to be made out, to the bank.

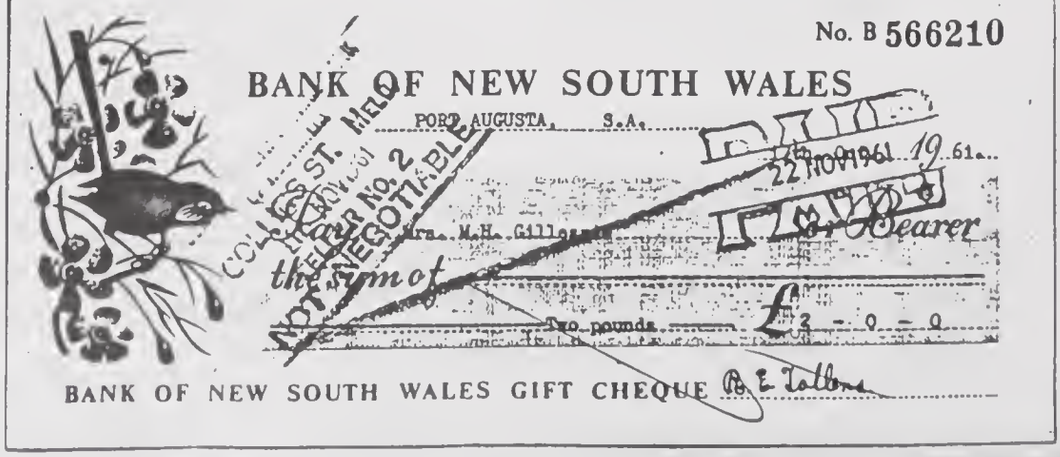
The cheques were available to the bank's customers as well as non-customers and minors of reasonable age. Employees of the bank could obtain the cheques for the cost of the applicable stamp duty only, plus the amount for which the cheques was made out.

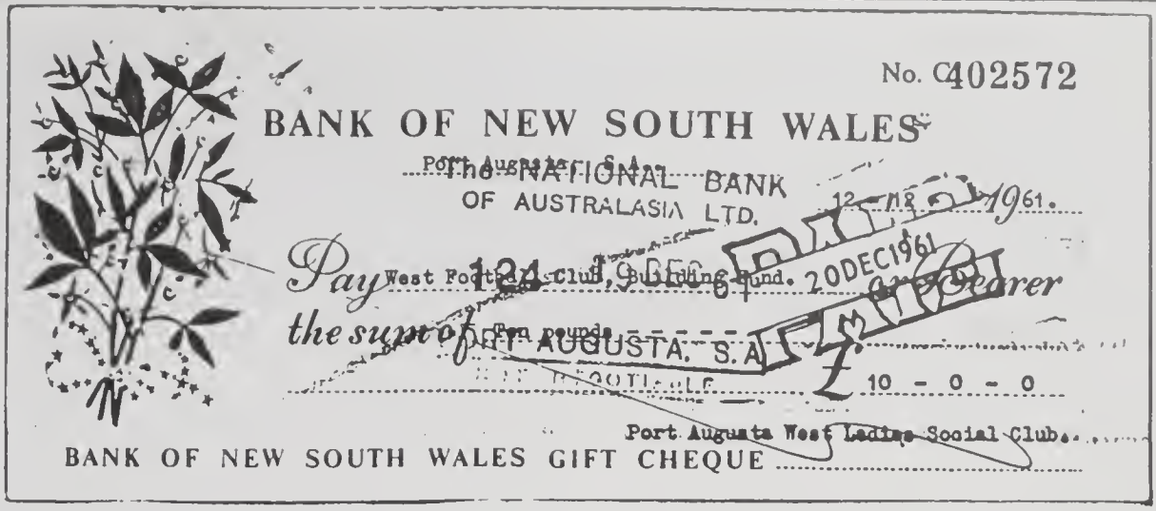
The central writing panels contained the words BANKOFSOUTHWALES continously in white as a means of preventing alteration of the amounts for which the cheques were made out. The paper used was heavy gauge without watermark. Stamp duty paid was indicated by an impressed stamp applicable to the State of issue. This commenced as two pence, but changed to three pence in New South Wales from the 1st November 1955. Other States later did likewise.



Wedding cheques had a central writing panel in blue with Boronia flowers on the left printed in yellow and brown with green leaves and the butterflies were printed in red and blue. (Left).

Birthday cheques also had a blue central panel and featured a wren on Geraldton Wax. Colours used for the wren were blue, black, brown and green, and for the flowers pink, yellow and brown with green leaves. (Right).




No. C402572
BANK OF NEW SOUTH WALES
Port Augusta, S.A.
The NATIONAL BANK
OF AUSTRALASIA LTD.
12 DEC 1961
Pay West Football Club, Building Fund. 20DEC1961 or Bearer
the sum of Ten pounds
PORT AUGUSTA, S.A.
10 - 0 - 0
Port Augusta West Ladies Social Club
BANK OF NEW SOUTH WALES GIFT CHEQUE

Christmas cheques featured flowers in red and pink with green leaves. The ribbon was red and black on yellow as was the butterfly. The central writing panel was in pink.

The General Occasion cheque is not illustrated, but it was envisaged that its use would include commemorations, testimonials, presentations and prize giving.

Cheques were drawn in local currency on the issuing branch and signed by the purchaser in the presence of the issuer. Special plain envelopes were provided to enable cheques to be posted without being folded. Bank staff were instructed to carefully handle such cheques in stock so that their appearance would not be diminished by damge or handling.

Cheques could be sent overseas only if the payment was approved in the terms of the Exchange Control Regulations. Cheques would then be endorsed "valid for negotiation in (country) only" and the clause "payable only in country of issue" on the back deleted.

By October of the same year, the demand for gift cheques for remittance overseas had exceeded expectations and it was decided to make provision to issue them in the following currencies - Australian, Sterling, New Zealand and Fijian. Gift cheques were indeed a colourful innovation which provided a welcome relief from the otherwise very plain standard cheque issues of the period.

References: *Bank of New South Wales circulars 190 of 25.8.55, 196D of 14.10.55 and 198 of 25.10.55, information provided by Westpac Archives, and cheques illustrated in the possession of the writer.*

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An Example of How It Really Was in

THE GOOD OLD DAYS

Documents submitted by M.S. Kazanjian
Comment by Jack Weaver

The challenge of explaining these documents of M.S. Kazanjian is the kind of stuff that puts spice into our hobby.

These three examples are just part of one of the most overdone and brutally documented loans I have ever seen. Yes, they are "designated" because bankers in 1923 (when gold was the medium of exchange everywhere in business) didn't want to ever be in a position of having to accept some debased currency as payments. You remember this happened starting in the early 1860's when the courts allowed borrowers to pay off notes, on which they had drawn gold, with highly depreciated National currency. It took a lot of litigation and legislation with various Specific Contract laws to resolve this one.

It looks to me that Mr. and Mrs. Westerfeld in October 1923 borrowed $10,000 for 5 years from the Security Bank of Chicago. They signed ten notes of $1,000 each PLUS 100 (!) interest notes of $30 each, the latter being 6% annual interest for 6 months on $1,000. I can't make out any other explanation because we have here "Principal Note #4" (*see Figure 1*) and the final (10th) interest coupon on principal notes 1 and 10 (*see Figures 2 and 3*).

Every six months, the Westerfelds would have had to come up with $300 to pay off 10 notes of $30 each. This was all considered as one loan (their #1564) and was secured by a recorded deed of trust.

$1000.00 CHICAGO, ILLINOIS October 8, 1923.

Five years after date, for value received we promise to pay to the order of OURSELVES THE PRINCIPAL SUM OF One thousand and no/100 Dollars in gold coin of the United States, of the present standard of weight and fineness, with interest thereon until the maturity hereof at the rate of six per centum per annum, payable in like gold coin semi-annually as follows, to wit: on the 8th day of April and of October in each year, and with interest after maturity until paid at the highest rate for which it is now in such case lawful to contract; which said several installments of interest until the maturity of said principal sum are further evidenced by ten interest notes or coupons of even date herewith, with interest after due at the highest rate for which it is now in such case lawful to contract, payable in like gold coin, and the said payments of both principal and interest are to be made at the office of the SECURITY BANK OF CHICAGO, in the City of Chicago, County of Cook and State of Illinois.

It is hereby agreed that if default be made in the payment of any one of the installments of interest aforesaid, at the time and place when and where the same becomes due and payable as aforesaid, then at the option of the legal holder or holders hereof, the principal Sum of One thousand and no/100 DOLLARS, together with the accrued interest thereon, shall at once become due and payable at the place of payment aforesaid; said option to be made at any time without notice. The payment of this note is secured by Trust Deed on real estate in the County of Cook and State of Illinois.

PRINCIPAL NOTE NO. 4.

This is a Principal Note described in the within mentioned Trust Deed, which is recorded in the Recorder's Office of Cook County, Illinois as Doc. No. 815265

Trustee

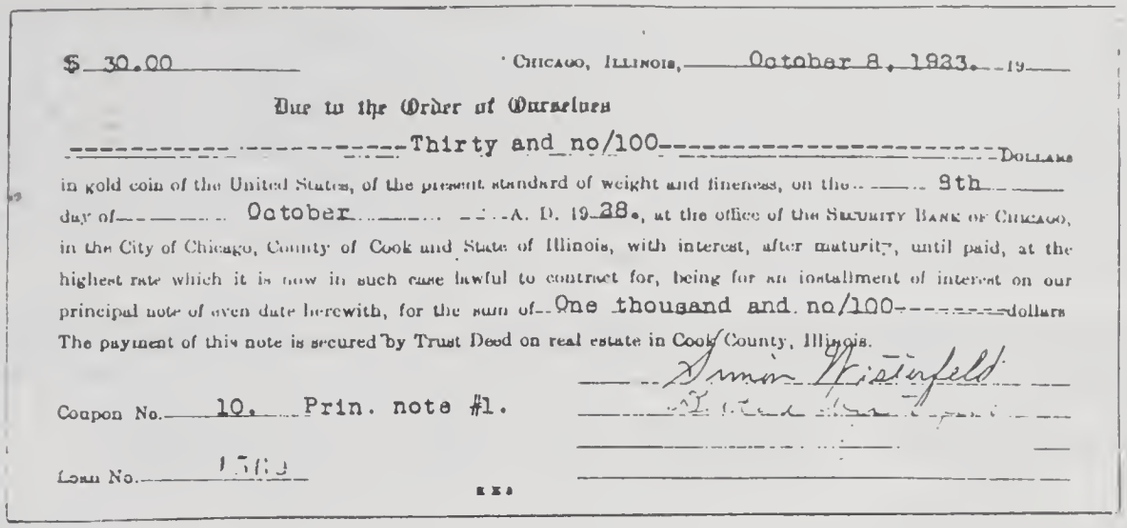
Simon Westerfeld

Bessie Westerfeld

1564

Figure 1

Figure 2



$ 30.00 Chicago, Illinois, October 8, 1933. 19

Due to the Order of Ourselves

Thirty and no/100 Dollars

in gold coin of the United States, of the present standard of weight and fineness, on the 8th day of October A. D. 1938, at the office of the Security Bank of Chicago, in the City of Chicago, County of Cook and State of Illinois, with interest, after maturity, until paid, at the highest rate which it is now in such case lawful to contract for, being for an installment of interest on our principal note of even date herewith, for the sum of One thousand and no/100 dollars

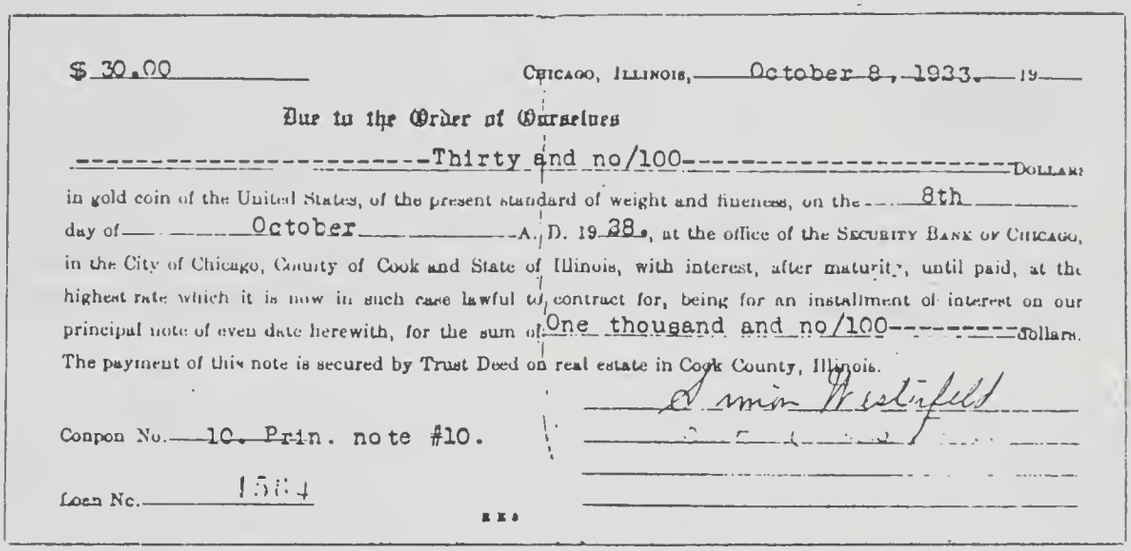
The payment of this note is secured by Trust Deed on real estate in Cook County, Illinois.

Coupon No. 10. Prin. note #1.

Loan No. 1583

Simon Westerfeld

Figure 3



$ 30.00 Chicago, Illinois, October 8, 1933. 19

Due to the Order of Ourselves

Thirty and no/100 Dollars

in gold coin of the United States, of the present standard of weight and fineness, on the 8th day of October A. D. 1938, at the office of the Security Bank of Chicago, in the City of Chicago, County of Cook and State of Illinois, with interest, after maturity, until paid, at the highest rate which it is now in such case lawful to contract for, being for an installment of interest on our principal note of even date herewith, for the sum of One thousand and no/100 dollars.

The payment of this note is secured by Trust Deed on real estate in Cook County, Illinois.

Coupon No. 10. Prin. note #10.

Loan No. 1584

Simon Westerfeld

The rate on the basic notes was 6% but notice that any coupon notes that didn't get cleared up on schedule not only constituted an act of default but started drawing the highest lawful rate allowed under Illinois' usury laws.

I'm not used to seeing notes made payable to OURSELVES but apparently Mr. and Mrs. Westerfeld had to endorse all 110 notes!!! This made them completely negotiable should the bank want to discount them to others.

It seems to me that there was at least a mini-recession in 1923 and these Chicago bankers left nothing to chance. Fortunately, typists and clerks made about $90 a month and bankers could afford to have 100 originally-typed notes (no photocopies!!) plus a recorded deed of trust (with title insurance?) to secure a loan that is probably, today, about the outstanding amount owing on a Yuppie credit card.

What a story these tell!

KEN PRAG PAPER AMERICANA

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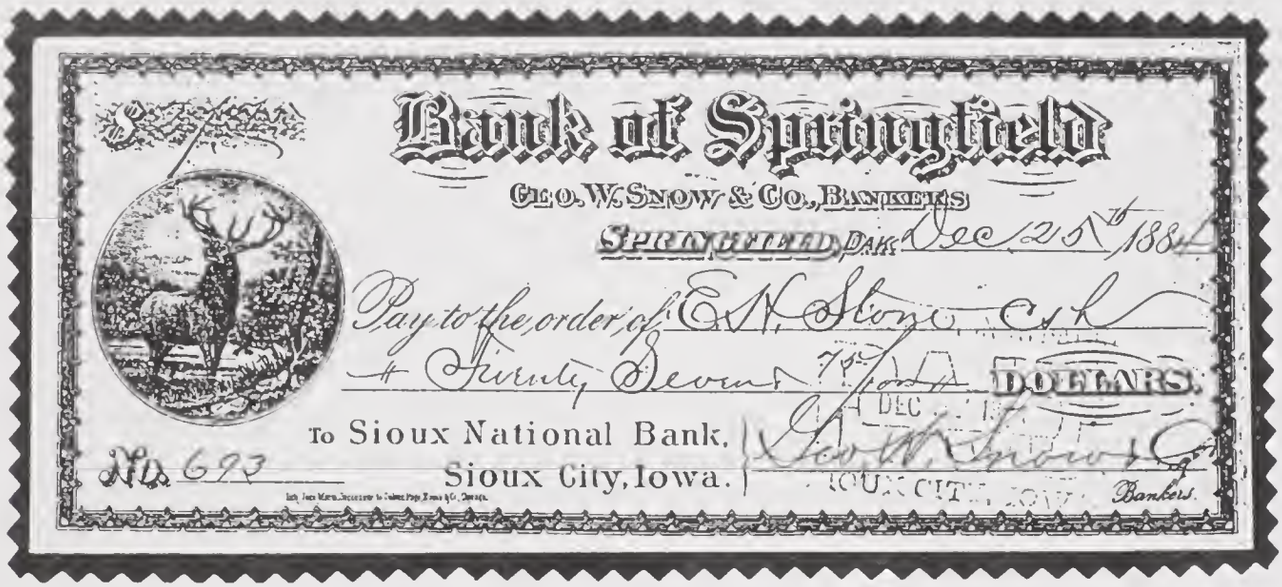
"DEALER IN CONFEDERATE & OBSOLETE BANK NOTES"

DECEMBER 25TH, 1884

by Herman L. Boraker


Bank of Springfield
Geo. W. Snow & Co., Bankers
Springfield, Dak. Dec 25th 1884
Pay to the order of E. H. Stone Cash
Twenty Seven 75/100 DOLLARS.
To Sioux National Bank,
Sioux City, Iowa.
No. 693
Geo. W. Snow & Co.
Bankers.

Back in 1884, the hardy pioneers in Springfield, Dakota (Territory) would have been subjected to cold weather and some heavy snows by this time of year. Without doubt they would have also started giving thoughts to Christmas gifts for family members and friends, which would consist of homemade clothing, handcrafted items, canned fruits and vegetables, smoked meats and baked items. Decorations might have included strings of popcorn, multi-colored paper chain-linked streamers, and other paper cut-outs.

With December 25th not far off, I feel it is appropriate to share the bank draft illustrated above. Of special interest are these facts--(1) the date, December 25, 1884, (2) was issued by the Bank of Springfield, Dakota - Geo. W. Snow & Co., Bankers, (3) at left vignette of "Monarch of the Glen," standing guard over his domain, (4) draft was signed by Geo. W. Snow, bank president, (5) E. H. Stone was cashier of the First National Bank, Sioux City, Iowa.

The Bank of Springfield, Dakota was established in 1883, Geo. W. Snow, president. In 1904 Mr. Snow still held that office, other officers were: Reuben Groat, vice president; Chas. Hill, cashier and L. W. Hough, assistant cashier. Capital $12,000 and surplus of $2,000, deposits $101,000.

Dakota Territory was organized March 2, 1861 from part of the Louisiana Purchase. North and South Dakota were admitted to statehood on November 2, 1889. North Dakota took alphabetical precedence and became the 39th state and South Dakota the 40th.

Springfield is located on the north side of the Missouri River, which serves as the boundary between South Dakota and Nebraska, in the lower tip of Bon Homme county. South of the river, in Nebraska, is the Santee Indian Reservation. Dakota is an Indian word meaning allies, or allied, designating the Dakota tribes. In 1909 Springfield, S.D. had a population 525, which has more than tripled during the past eighty years.

Does anyone know when the bank closed?

AROUND THE HOBBY

There will be an A.S.C.C. "Round Table" Meeting held at the F.U.N. Show at the Orange County Convention Center, Orlando, Florida, in Room 8-B on Thursday, January 9, 1992, at 1:00 p.m. Jim Partin is host for the meeting. Members and their guests attending the F.U.N. Show should plan to attend.

* * * * *

The American Society of Check Collectors will have an informational exhibit at the World Columbian Stamp Expo '92 to be held May 22 to 31, 1992, at the O'Hare Exposition Center, Rosemont, IL. Thanks to Ed Lipson for undertaking the project on behalf of the Society in hopes of bringing us some new members.

* * * * *

Neil Sowards sent in this interesting note:
Gladwell Richardson in his book *"Navaho Trader"* tells about his many varied experiences working on trading posts selling to the Navahoes. One of his experiences he relates was when ..."two Mormon trappers came in, ready to leave the country. They brought two mule-loads of furs, which were graded and priced. After paying their supply bill, and having been given all money at hand at the post, they still had two hundred and fifty dollars due. For this I wrote them my personal check--later I would be reimbursed by the post. Eighteen months later the check showed up at my Flagstaff bank. The trappers had taken it home to Utah, where it has passed through many hands in a dozen small towns as a medium of exchange; it contained so many endorsements that a piece of paper had been pasted on to hold them." Page 115. A very interesting book worth reading!

* * * * *

The Bank of Tomorrow, a bank run by kids, for kids, opened in October 1991 at Stirling Elementary School, Broward County, Florida. The students are the customers and run the bank. Opening day showed 25 student employees and 27 new accounts. Bank of Tomorrow's parent company is the American Bank of Hollywood, who trained the staff of students, 9 and 10-year olds and made its bank available to process and hold the accounts which are FDIC-insured. The accounts will have no service charges as long as the students stay in school. American Bank of Hollywood should take pride in supporting this project and encouraging the young people to save and learn how to handle money. It helps the students realize the importance of staying in school. Here are some check collectors of the future.

AMERICAN SOCIETY OF CHECK COLLECTORS, INC.
TREASURER'S REPORT
as of November 1, 1991

Cash (on hand) $5,422.31

Revenue	$ 4,969.22
Dues and Ads	$ 4,624.87
Interest	$ 344.35
Expenses	$ 4,843.53

Jon. C. Cook/Treasurer

YOUR AD HERE WILL BE SEEN BY HUNDREDS OF CHECK COLLECTORS

Collectibles Paper Ephemera

Yesterday's Paper

"Historical Documents for the Collector

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(206) 853 8228

A.S.C.C. CHECK SURVEY

New discoveries and new types and varieties of checks and check-related items submitted by members and believed to be not previously listed nor described in detail in print.

The name of a member submitting an item appears under the **STATE-CITY** designation in the First Column.

ITEM CODE

CK = Check TD = Time Draft W = Warrant
B/E = Bill of Exchange CD = Certificate of Deposit R = Receipt
SD = Sight Draft D = Draft PN = Promissory Note
BD= Bank Draft * = UNISSUED

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
ALABAMA						
Huntsville	AL-2	D-1	CK	FORDYCE&RISON,BANKERS (Generic)	Green	Green Tint
Kanowsky				Printer - Wm. Mann 529 Market St. Phila.		on White
Huntsville	AL-3	E-4	CK	FORDYCE&RISON,BANKERS (Generic)	Green	As AL-2
Spence				Printer - Ehrgott & Krebs, Cinncinatti		
Huntsville	AL-4	G-1	CK	(Script)National Bank of Huntsville No Printer	Black	White
Spence				(Generic)		
Huntsville	AL-4a	D-1	CK	Similar to AL-4 Printer Wm Mann		
Tuscaloosa	AL-5	E-1	CK	J.H.FITTS & CO.,Bankers (Generic)	Black	Light Tan
Spence				Printer - Clarke & Pigott, Stationers, 81 Nassau St., N.Y.		
ARIZONA						
No Town Name	AZ-1	X-7	CK	* Harrington Mining Company Printer None	Black	Light Tan
Spence						
CALIFORNIA						
Pomona	CA-1	X-7	CK	(Generic) First National Bank - Printer None	Black	Light Green
Spence						
San Francisco	CA-2	D-3	CK	(Generic) THE BANK OF SAN FRANCISCO	Black	White
Spence				S.E.Dutton & Co. Stationers		
San Francisco	CA-3	G-1	CK	*F. BERTON & CO.- User -New York Hill Gold Mining	Blue	White
Kanowsky				Co. Printer - J.J.Evans' Print.		
San Francisco	CA-4	D-1	CK	Tallant & Compy. Bankers (In Old English Type)	Brown	White
Spence				(Generic) Printer Lith. Britton, Rey & Co. S.F.		
Stockton	CA-5	X-7	CK	(Generic) San Joaquin Valley Bank (In Old English)	Black	Light Tan
Spence				Printer - The Union Litho. Co S.F		
COLORADO						
Denver	CO-121	D-1	CK	(Generic)First National Bank Bank of Denver (Old	Black	White
Kanowsky				English Type) Printer Levison & Blythe, Stationers St. Louis		
CONNECTICUT						
Hartford	CT-1	G-1	CK	Dateline Shelby Iron Works, Ala.- User- SHELBY	Black	Tan Watermarked
Kanowsky				IRON CO. Printer - The Case, Lockwood & Brainard Co. Print Hartford, Conn.		Large Anchors
				Drawn on the FIRST NATIONAL BANK OF HARTFORD, CONN.		
				"In Current Funds, payable at MERCHANTS EXCHANGE NATIONAL BANK, of New York" at lower left.		

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
CONNECTICUT						
Hartford	CT-2	G-1	CK	Dateline, User and Printer as CT-1.	Black	Tan Laid Vertical
Kanowsky	Drawn on the FIRST NATIONAL BANK OF HARTFORD, CONN. "PAYABLE IN NEW YORK EXCHANGE"					
New Haven	CT-3	D-1	CK	*Yale National Bank (Generic)	Green	White
Spence	Printer - Punderson & Crisand New Haven, Ct					
Deep River	CT-3a	D-1	CK	(Old English) Deep River National Bank - User -	Brown	White
Spence	Russell Jennings - Printer - John S. Hulin 60 White St. N.Y.					
Bridgeport	CT-4	X-7	BD	James Staples & Co. Bankers	Black	Light Gray
Spence				Printer - STEWART, WARREN & CO. LITHO. N.Y.		
Bridgeport	CT-5	X-7	CK	(Generic)THE BRIDGEPORT TRUST COMPANY [Pen	Black	White
Spence	Obliterated] Changed to The Rochester Trust and Safe Deposit Co.					
Bridgeport	CT-6	F-1	CK	(Generic) CITY NATIONAL BANK Printer	Black	White
Spence				Dennison & Smith, Stationers 59 & 61 Maiden Lane N.Y.		
GEORGIA						
Augusta	GA-3	G-1	CK	Eugene Kelly & Co. Bankers (Old English)	Black	White
Spence				NEW YORK CITY User - James W. Turley		
				Printer - JOHN J. CAULON, PRINTER, 20 VESEY ST., N.Y.		
Macon	GA-4	B-1	CK	City Banking Company (Old English) User Hardeman	Black	Orange Tint
Spence				& Sparks "Published by the National Bank Note Company		
				No. 1 Wall Street NEW YORK"		
Macon	GA-5	B-1	CK	BANKING HOUSE OF Cubbedge & Hazelhurst Obliterated	Black	Grey
Spence	by Pen to read Planters Banking Co in Script Printer C.H.Clayton & Co.,Stationers,N.Y.					
Savannah	GA-6	B-1	CK	Savannah National Bank(Word Savannah Obliterated	Red	White
Spence	Obliterated by Pen) to Read Merchants National Bank User L.J.GUILMARTIN & CO. No Printer indicated					
Atlanta	GA-7	G-1	CK	*The Citizens Bank of Georgia (In Script) Printer	Black	White
Spence				Corlies, Macy & Co. Stationers ,39 Nassau St. N.Y.		
ILLINOIS						
Chicago	IL-19	G-1	CK	German National Bank (Old English) Changed to The	Black	White
Kanowsky	Lazarus Silverman Bank - Printer Western B.N. & Engraving Co.Chicago VI					
Chicago	IL-20	X-7	D	AMERICAN STEEL & WIRE CO.	Black	Cream
Kanowsky				Printer - GOES LITH. CO. CHICAGO		
Decatur	IL-21	G-1	CK	(Generic) J. Millikin & Co. Bankers	Purple	Cream
Kanowsky				Printer - Western B.N. & Engraving Co. Chicago		
Elgin	IL-22	G-1	CK	HOME NATIONAL BANK (Generic)	Black	White
Kanowsky				Printer - Adcocate Power Print, Elgin, Ill		
Macomb	IL-23	C-1	CK	UNION NATIONAL BANK OF MACOMB - Pen Obliteration	Black	White
Kanowsky		(Generic)		Word "UNION" changed to "First" Printer		
				WM. MANN STEAM POWER PRINTER PHILADA.		
KANSAS						
Hutchinson	KS-2	X-7	CK	(Generic) First National Bank[old English]	Purple	Tan
Kanowsky				Printer - WOODWARD & MERNAN PRT'G CO. ST.LOUIS.		

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
INDIANA						
Anderson Kanowsky	IN-5	E-1	CK	(Script) First National Bank of Anderson (Generic) Printer - Corlies, Macy & Co.Stationers ,39 Nassau St. N.Y.	Black	White
Atlanta Kanowsky	IN-6	X-7	BD	(Script) Bank of Atlanta Printer WM.B.BURFORD, Lith. INDS.	Black	Brown
Greencastle Kanowsky	IN-7	X-7	CK	(Generic) THE FIRST NATIONAL BANK Wm. B. Burford, Lith. Indpls.	Black	Tan
Richmond Kanowsky	IN-8	X-7	CK	(Generic) THE Second National Bank (Old English Western Bank Note Co., Chicago IX	Red	Pink
IOWA						
Anamosa Spence	IA-6	X-7	CK	(Generic) NILES & WATTERS, BANKERS,. Printer None	Black	Tan
Davenport Spence	IA-7	D-1	CK	(Generic)CITIZENS NATIONAL BANK Printer - Western B.N. & Engraving Co. Chicago	Green	White
Cumberland Spence	IA-8	X-7	CK	(Generic) Bank of Cumberland Printer - HALL & PAIGE CO., CRESTON, IA.	Black	Grey
Fort Madison Spence	IA-9	G-1	BD	(Old English) The Bank of Fort Madison Printer - A. GAST & CO. ST. LOUIS	Black	Tan
Guthrie Center Spence	IA-10	G-1	CK	CITIZENS BANK of the Firm of E.R.Sayles (Generic) Printer - Western Lith. Co.,Des Moines	Black	White
Marshalltown Spence	IA-11	X-7	CK	MARSHALLTOWN STATE BANK (Generic)Printer-IOWA LITHO CO. - A similar item is also known to have been printed by STEPHENS LITHO.& PTG. CO. ST. LOUIS.	Black	Pink
Red Oak Spence	IA-12	D-1	CK	STODDARD & REMICK (Generic) Printer is Carter, Hussey & Curl, Printers, Des Moines.	Black	White
Red Oak Spence	IA-13	X-7	CK	Red Oak National Bank - Pen Obliteration Red Oak = Change to First National Bank Printer Western Bank Note Co. Chicago.	Black	Tan
Red Oak Spence	IA-14	X-7	BD	First National Bank Printer- not indicated	Black	Brown
Stanton Kanowsky	IA-15	X-7	BD	Farmers Exchange Bank Printer- not indicated	Black	White
KENTUCKY						
Louisville Kanowsky	KY-4	X-7	CK	German Security Bank- User -Frank Fehr Brewing Co Printer - *Courier-Journal Lith.* Bank Name at Lower Left.	Black-Red	White
MASSACHUSETTS						
Boston Kanowsky	MA-2	G-1	CK	(Old English) Massachusetts National Bank Stamp Redeemed Name Change Word Massachusetts Changed to Merchants by Handstamp in Old English Printer - J.M.Whittemore & Co. Boston	Black	White
Leominster Kanowsky	MA-3	X-7	CK	*(Old English) Leominster National Bank User- THE EARL COMPANY. Printer BENJ.D.BENSON & SON ,STATIONERS 49 JOHN ST. N.Y.	Black	Pale Yellow
Northampton Kanowsky	MA-4	D-7	CK	The Northampton National Bank (A DIVIDEND CHECK) Printer - J.L. Fairbanks & Co. 136 Washington Street.	Black	White
Springfield Kanowsky	MA-5	G-1	CK	AGAWAM NATIONAL BANK Printer - C.M. Cornwell Lith.247 Pearl St. N.Y. ***THIS IS A USED CHECK.***	Black	White

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
MICHIGAN						
Manistee	MI-4	X-7	CK	(Script)The First National Bank (Generic)	Black	Tan
Kanowsky				Printer - Western Bank Note Co. Chicago, VIII		
Traverse City	MI-5	X-7	CK	(Old English) Traverse City State Bank (Generic)	Black	White
Kanowsky				Printer THE FORMAN CASSETT HATCH CO. CLEVELAND O.		
MINNESOTA						
Stillwater	MN-3	X-7	CK	(Script) Lumbermen's National Bank (Generic)	Black	Tan
Kanowsky				No Printer;s Imprint		
MISSOURI						
Kansas City	MO-9	G-1	CK	(Generic) First National Bank Pen Obliteration	Black	Tan
Kanowsky		and alteration to read "The Mastin Bank" Unaltered Chack as above is known.				
NEBRASKA						
Lincoln	NE-14	G-1	CK	(Generic) First National Bank	Green	White
Kanowsky				Printer - Journal Co. Print. Lincoln, Neb.		
Lincoln	NE-15	D-1	CK	Lancaster County Bank User - C.C.WHITE.	Black	Greyish Tint
Kanowsky				Printer-Western B.N.&Engraving Co. Chicago		on White
Humphrey	NE-16	X-7	BD	*BANKING HOUSE OF OTTIS & MURPHY	Red	Tan
Kanowsky	An Unused draft on the Union Stock Yards National Bank,South Omaha,Neb. Printer WOODWARD&TIERNANPRTG.CO.ST. LOUIS					
NEW HAMPSHIRE						
Dover	NH-1	G-1	CK	(Generic) STRAFFORD NATIONAL BANK	Black	Tan
Kanowsky				Printer- J.H.WARNER 81 JOHN ST. N.Y.		
NEW JERSEY						
Atlantic City	NJ-1	G-1	CK	(Old English) Burlington County National Bank	Black	Pale
Kanowsky	of MEDFORD,N.J. User - Edwin Lippincott Printer WM.F.MURPHY'S SONS STATIONERS PHILA					Violet
NORTH DAKOTA						
Bismarck	ND-2	G-1	BD	(Script)The Bank of Bismarck Name Change by a	Black	Pink
Kanowsky				Purple Handstamp to The Bismarck National Bank		
Bismarck	ND-3	G-1	CK	(Generic) [Old Englisj] Bank of Bismarck	Black	White
Spence				Printer's Name Omitted		
OHIO						
Marietta	OH-8	X-7	CK	(Generic) THE FIRST NATIONAL BANK	Black	Tan Paper
Kanowsky				Printer -THE FORMAN BASSETT HATCH CO.CLEVELAND O.		Orange Tint
Mariette	OH-9	X-8	CK	(Generic) THE GERMAN NATIONAL BANK	Black	Tan
Kanowsky				Printer - DENNISON & SONS. LITH. 2 LIBERTY ST.N.Y.		
Sandusky	OH-10	D-1	CK	(Generic) Third National Bank (Old English)	Black	White
Kanowsky				Printer - W.J.Morgan & Co. Lith. Cleveland,O.		

A. S. C. C. CHECK SURVEY

Send all items for the Check Survey to the Coordinator: Edward N. Lipson, 46 Appletree Lane, North Haven, CT 06473.

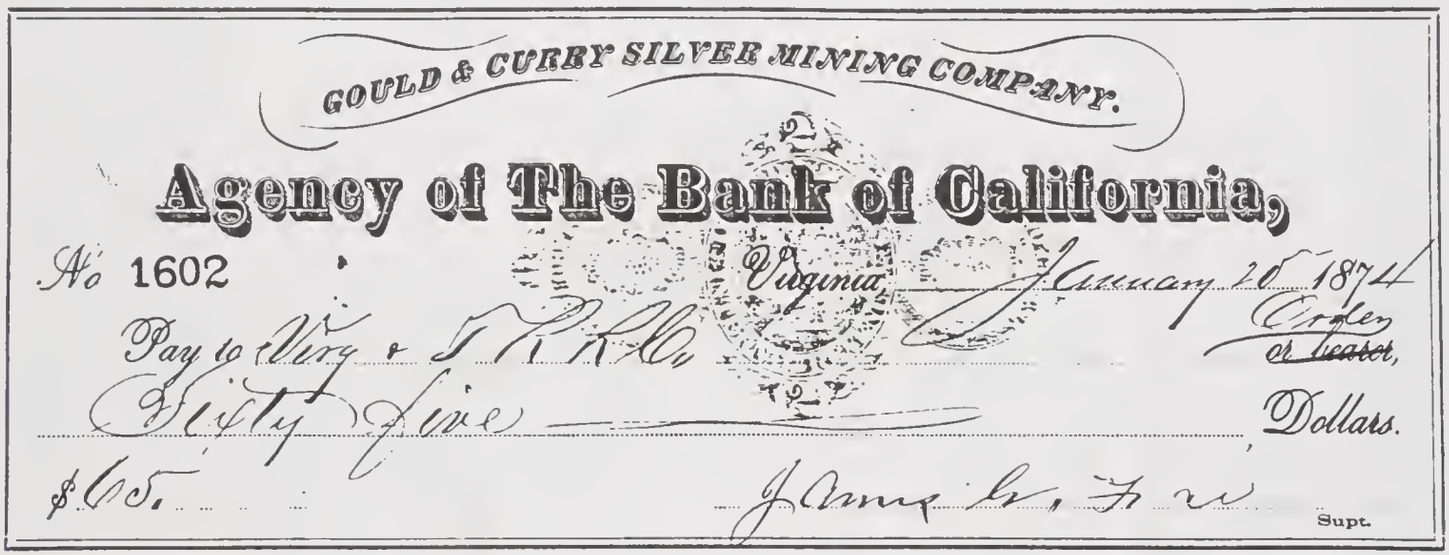
Submit a full-sized photocopy of each item which is to be listed. The name of the check printer, exactly as it appears on the face of the check and the colors of ink and paper (if other than black on white), should be written on the back of each photocopy.

Detailed guidelines for the submission of items to the Check Survey were outlined on page 32 of the August 1990, Issue #15, of The Check Collector.

HAPPY FINDINGS AND CONVERSATION PIECES

In our last issue John Steinbach indicated it was his understanding that Gould & Curry has no existing checks. A number of replies were received.

Bob Chandler writes: "Kindly inform John Steinbach that the market has a wide range of Gould & Curry paper, from stock certificates to weekly operations reports, for his collecting pleasure. These two sample checks are colorful with green printing and orange revenues. The top, in the Wells Fargo collection, has the signature of James G. Fair, one of the four Comstock silver kings. The bottom, a $20 item earlier this year, is printed in a pleasing pale lime green. The two revenue stamps partially hide the printed identification: Gould and Curry Silver Mining Co., W(illiam) C. Ralston (founder of the Bank of California) Treasurer."


GOULD & CURRY SILVER MINING COMPANY.

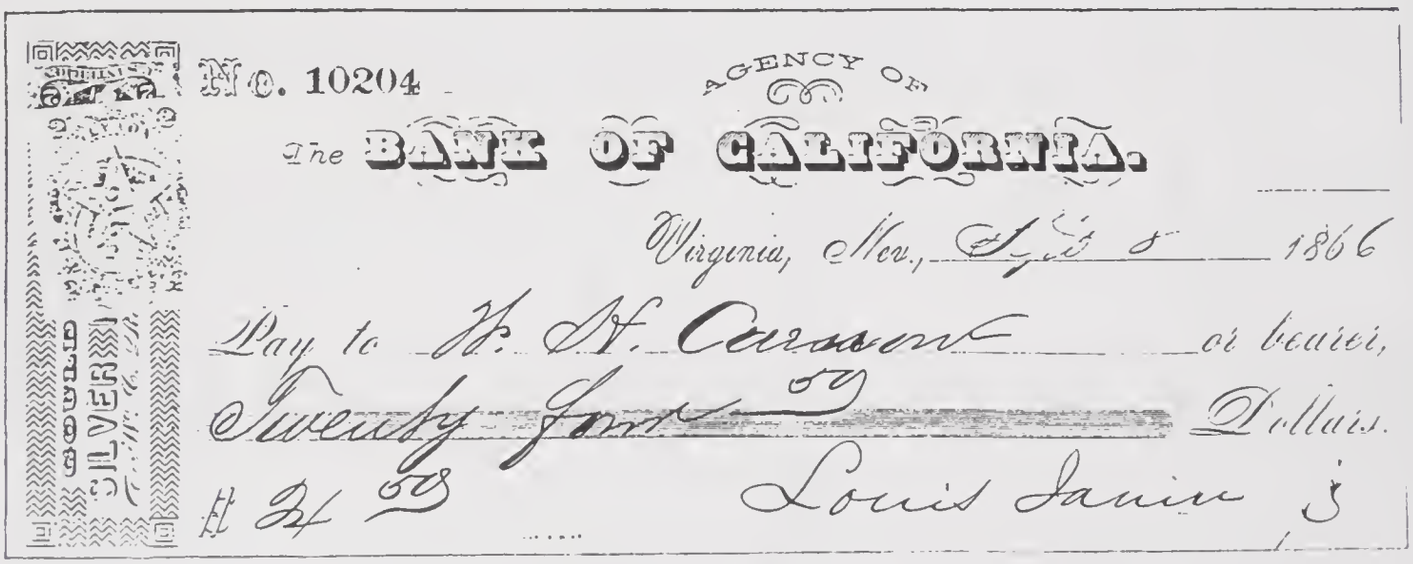
Agency of The Bank of California,

No 1602 Virginia January 20 1874

Pay to Virg & T R R Co or Order

Fifty Five Dollars.

$55. J Ampl Jr, Fr W Supt.


No. 10204

AGENCY OF

The BANK OF CALIFORNIA.

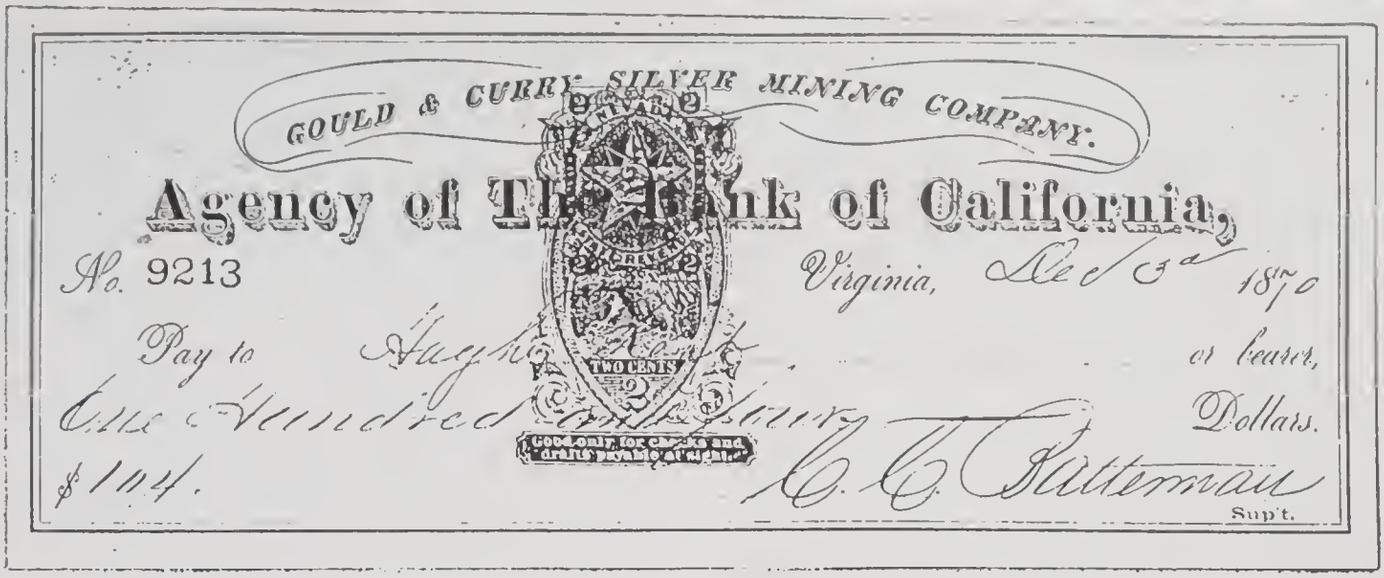
Virginia, Nev., Sept 8 1866

Pay to W. H. Crossett or bearer,

Twenty Four 50 Dollars.

24 50 Louis Janin Jr

Doug McDonald replied..."Enclosed is a photocopy of one that not only carries the typical B-type imprint but an imprinted 2¢ Nevada revenue as well. This combination is catalogued as RN-B17b. At least four other types of Gould & Curry checks are known to exist."


GOULD & CURRY SILVER MINING COMPANY.

Agency of The Bank of California,

No. 9213 Virginia, Nev. 3d 1870

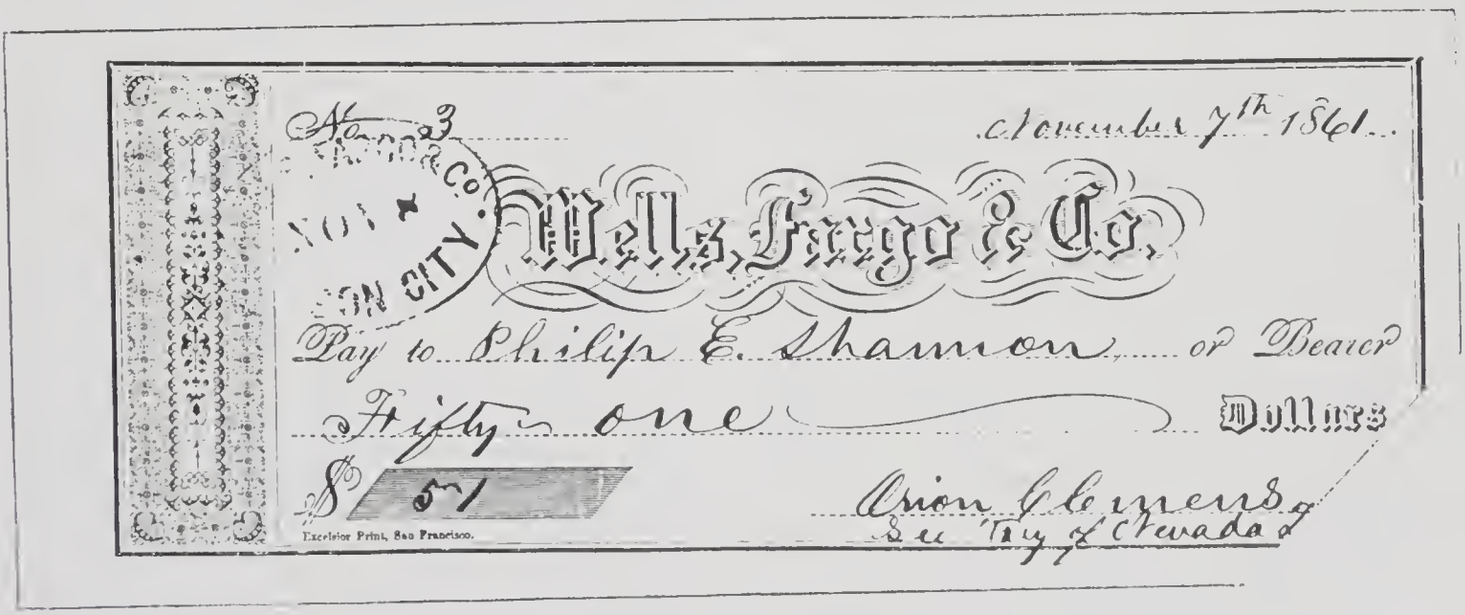
Pay to Haydn or bearer,

One Hundred Dollars.

$104.

C. C. Patterman Sup't.

"Second, a follow-up to his remarks about '*Roughing It*'. The only reason that Sam Clemens (Mark Twain) ever went to Nevada Territory was that his brother had been appointed Secretary of the Territory. When Orion arrived in late 1861 he found that the treasury was nearly barren and that there were no documents of any sort available with which to carry on the affairs of the government. He opened a checking account at the Wells Fargo Bank in Carson City and used that firm's checks in lieu of territorial warrants while those documents were being printed in California. Carson City was so remote then that the bank was unable to provide checks printed with their own dateline, much less with any account, and the only way that these checks are distinguished as warrants is that Clemens wrote Secretary of Nevada Territory under his signature. Unfortunately, all known examples were cancelled by clipping the lower right corner, cutting away some part of the signature, and most were also clipped on the upper left corner as well. A small batch of less than 20 examples were discovered many years ago and these have long since been dispersed to collectors."


No. 3 November 7th 1861

CARSON CITY NEVADA Co.

Wells, Fargo & Co.

Pay to Philip E. Shannon or Bearer

Fifty one Dollars

$ 51

Excelsior Print. San Francisco.

Orion Clemens Sec'ty of Nevada

Gil Schmidtmann writes: "I wonder if he (John Steinbach) noticed that Gould was spelled Could in the 1st line. I have seen none with the correct spelling. As to being told that there are no existing checks or that they have been destroyed or the company paid out in gold coin, this is not true. Revenue stamped paper from Gould & Curry in check form are available. See '*Field Guide to Revenue Stamped Paper - The Western States*' by Castenholz and Sons.....Non revenue checks are also available."

GUIDE TO CHECK COLLECTING – II

by Robert A. Spence

Now that you have accumulated a quantity of checks in your collection, what should a collector do to make collecting more enjoyable? As your collection grows there will be a need to use some system of protection, classification and arrangement that will accomodate the many parameters of checks and check collecting. There are probably many methods of classifying and arranging checks but any system should be applicable to small and large collections without changes. It becomes more evident as the years of experience pass, that checks need a system of their own that will serve small and large collections, be expandable and serve to make collecting enjoyable and not a drudgery. Veteran collectors have tried many ways to protect, arrange, and store a collection using currency albums with plastic pages, separate plastic currency holders, photo albums, open-ended sheet protectors with taped ends, and glassine envelopes, to name but a few. If albums were used and the collection significantly grew, suitable shelf space became a problem and the need to rearrange checks continually became frustrating.

I like to examine my checks and want to be able to quickly locate or return a check to its own place in the collection, having the checks protected at all times. The kinds of checks, their range of sizes, the need to easily view the face and the back of checks, many features such as stamps and vignettes, locations where drawn and the names of the paying banks were surveyed for over three thousand checks and a system developed and put into use. After the further addition of five thousand checks and check-related items of every size, from every place and of every kind, the system has worked well and appears to have served well the purposes intended.

There are four parts to this system:

1 - Preservation of checks by use of standard holder and a page protector for oversized checks.
2 - Easy classification of checks for identification and arrangement in the collection.
3 - A compact and expandable method of storage.
4 - A method of easily keeping any desired information about checks in the collection.

Checks are and should be treated as fragile paper material. Preservation of checks is the most important part of check collecting. Many checks have been stored away and preserved by others for decades and even for over a century. The least we can do as modern day collectors is to carefully protect and preserve them for future collectors. Many collectors have seen open cartons of unprotected checks offered for sale at collectible shows. Roughly handled by curious passers by without care, many checks have become torn, creased or soiled. Careful dealers protect good checks in holders.

The best all-around holder for check collectors appears to be the 4 1/4" by 9 5/8" holder with fold over top made of polyester (Mylar by DuPont or Melinex by ICI). The foldover top is important in that the holder can be opened wide to permit easy insertion or removal of the check. Many checks are old, cut-cancelled, spindled and very fragile. Checks generally have paper that is not of the type used for paper money, which is designed for severe handling. The paper currency type of holder with its open top and sealed on three sides is more rigid and is usually very difficult to use when inserting or removing a check. Many checks have been torn or have lost corners when using these holders, especially if the check was cut-cancelled. They cost about twice that of a foldover top mylar holder. Some dealers say they "shuffle" better. They do. But collectors rarely "shuffle" checks.

All regular holders used for a collection should be of the same size. This is important. The size which has generally become standard is 4 1/2" by 9 5/8". This size handled over 98% of a collection of 8,000 items, including world checks, bills-of-exchange and miscellaneous fiscals.

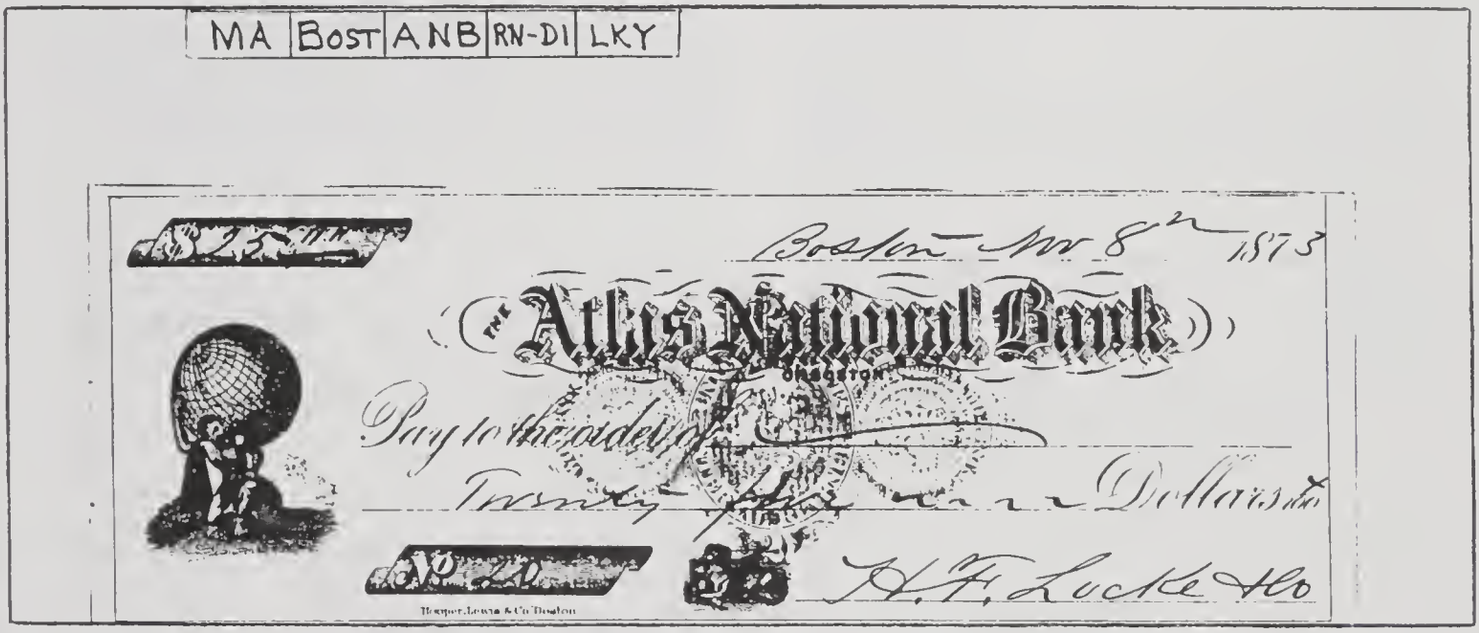
For the less than 2% of items in the collection which were oversize for the standard check holder, a 3-holed page protector, open at the top, and with the ring holes outside of the pocket area will accomodate them. I have found polypropylene ones sold in a package of 50 holders (K&M brand Poly-Vu) to be excellent.

After placing your checks into holders, the next step is classification. A coding strip placed at the top

edge of the regular holder is used to identify the check when filed in the collection. The coding strip contains five boxes in its 1/4" by 3" length. Strips are easily made by cutting pre-ruled 1" by 3" pressure-sensitive, removable labels (Dennison 43-551) into 1/4" by 3" strips. Locate a strip 1" from the left edge of the top of the holder, keeping the foldover top on the back side away from the code strip, as shown in Figure 1.

Classification of U.S. checks is done by filling in the applicable boxes on the coding strip. The first box provides the code for the location. Two letters or digits are used for the U.S., Territory, State, or other classification as given in the list in Figure 5. Code number 1 is used for U.S. Government checks. Numbers 2-19 are for the Territories. The U.S. Postal Service two-letter designations for states are used in place of numbers 20-70 for the

Figure 1



The coding strip provides the minimum amount of information that should accompany the check at all times, for sorting into the collection and for retrieval of the check, for identifying any stamps on the check and for recording the cost to the collector to acquire the check. The coding strip is not meant to record other data or characteristics of the check. The notebook, described later, will provide for this need.

For oversized checks in the page protectors, the coding strip is placed between the two upper holes of the page protectors. Some regular holders and page protector holders with the coding strips attached should be prepared in advance for convenience.

Since checks are virtually unique and there were so many kinds used when compared to the limited number of today's collectors, a general catalog of checks does not appear to be feasible or practical. A short code that every collector can easily write the same for each check is adequate for classification and provides sufficient identification for record keeping.

states and the District of Columbia. Numbers 71-99 are for classifications of areas of personal collecting interst of the collector.

The second box in the coding strip is for the code for the place of issue or where the check was drawn, using the first four letters of the city or town. Where there are two or more words in the name, use the first letter of the first word and the next three from the second word, as: San Francisco = SFRA. The only exception is "NYC" for New York City.

Box 3 provides for the payor bank. On bank drafts and cashier's checks, the name of the payee bank is generally much more prominently displayed on the check and should be used to provide the code. The code uses up to four letters from the initial letters of the bank name. Use the code "FNB" for "First National Bank" in view of the commonality of this name.

Depending upon the size of your collection, New York City and some other large financial centers

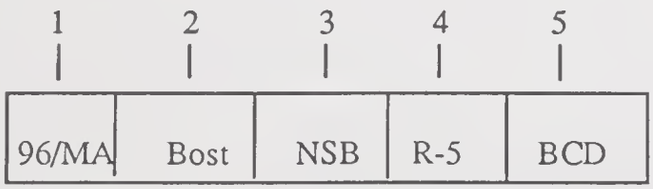
have a great many banks and the use of initial letters alone will not differentiate between some banks which have the same initial letters. By adding a subscript letter or two to a significant initial letter in the name, the coding may be kept short. For instance: Mechanics Bank = MecB; Metropolitan Bank = MetB.

Box 4 provides for the revenue stamps. Use the Scott Stamp Catalog Type R numbers for adhesive revenue stamps and the Type RN numbers for the imprint revenue stamps. For example: "R-15" or "RN-G1".

Noting the revenue stamp is important. Checks with and without stamps are considered to be different kinds of checks by collectors. Many collectors consider checks with different types of adhesive revenue stamps and different types of imprint revenue stamps to be each a different collectible check.

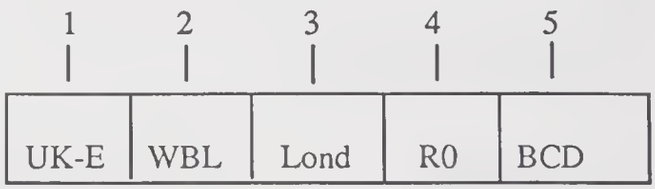
There are not many types of stamps used on checks, but some kinds of stamps may have value. Thus, two of the same kind of checks with variations in stamps may each have greatly differing value and costs, in addition to the diference in appearance.

Box 5 provides for indicating the acquisition cost of the check. This may be indicated in code or in "clear". This box has proved to be of considerable interest and use to collectors as time goes by.



Coding - Miscellaneous Fiscals
Classification 96 - Receipt

Figure 2



Coding - Foreign Checks

Figure 3

Foreign Checks - Location Codes

Country	Division/Province	Code
Canada -	Alberta	C-AL
	British Columbia	C-BC
	Manitoba	C-MA
	New Brunswich	C-NB
	Newfoundland	C-NE
	Northwest Territories	C-NT
	Nova Scotia	C-NS
	Ontario	C-ON
	Prince Edward Island	C-PE
	Quebec	C-QU
	Saskatchewan	C-SA
	Yukon Territory	C-YT
United Kingdom -	England	UK-E
	Scotland	UK-S
	Ireland	UK-I
	Wales	UK-W

Countries with one word in name: Use first four letters of name. *(Exceptions below.)*

Australia	ASLA
Austria	ASRI

Countries with two words in name: Use first letter of first word and others from second.

Figure 4

U.S. CHECKS – LOCATION CODES – BOX 1

	Code
U.S. Government	1
Alaska, Territory of	2
Arizona Territory	3
Colorado Territory	4
Dakota Territory	5
Hawaii, Territory of	6
Idaho Territory	7
Indian Territory	8
Missiouri Territory	9
Montana Territory	10
Nebraska Territory	11
New Mexico, Territory of	12
Oklahoma Territory	13
Puerto Rico	14
Utah Territory	15
Virgin Islands	16
Washington Terrtiroy	17
Wyoming Territory	18
Other Territories	19

	Code
Alabama	(20) AL
Alaska	(21) AK
Arizona	(22) AZ
Arkansas	(23) AR
California	(24) CA
Colorado	(25) CO
Connecticut	(26) CT
Delware	(27) DE
District of Columbia	(28) DC
Florida	(29) FL
Georgia	(30) GA
Hawaii	(31) HI
Idaho	(32) ID
Illinois	(33) IL
Indiana	(34) IN
Iowa	(35) IA
Kansas	(36) KS
Kentucky	(37) KY
Louisiana	(38) LA
Maine	(39) ME
Maryland	(40) MD
Massachusetts	(41) MA
Michigan	(42) MI
Minnesota	(43) MN
Mississippi	(44) MS
Missouri	(45) MO
Montana	(46) MT
Nebraska	(47) NE
Nevada	(48) NV
New Hampshire	(49) NH
New Jersey	(50) NJ
New Mexico	(51) NM
New York	(52) NY
North Carolina	(53) NC
North Dakota	(54) ND
Ohio	(55) OH
Oklahoma	(56) OK
Oregon	(57) OR
Pennsylvania	(58) PA
Rhode Island	(59) RI
South Carolina	(60) SC
South Dakota	(61) DS
Tennessee	(62) TN
Texas	(63) TX
Utah	(64) UT
Vermont	(65) VT
Virginia	(66) VA
Washington	(67) WA
West Virginia	(68) WV
Wisconsin	(69) WI
Wyoming	(70) WY

	Code
•	71
•	72
•	73
•	74
•	75
•	76
•	77
Confederate States	78
•	79
•	80
Checks of Banker Interest	81
Banks: US Forces Abroad	82
Refund & Rebate Checks	83
Travellers Checks	84
Specimen Chekcs	85
Ration Checks -WW II	86
Business School Chekcs	87
"Bounced" Checks	88
Facsimiles & Copies	89
Misc. - Drafts	90
Misc. - Bills of Exchange	91
Misc. - Promissory Notes	92
Misc. - Certificates of Deposit	93
Misc. - Warrants	94
Misc. - Receipts	95
Misc. - Misc. Items	96
•	97
•	98
•	99

Figure 5

Check-related items may be handled to suit the collector, depending upon the size of his collection and interests. It helps the collector to code and place all check-related items such as drafts, bills-of-exchange, C.D.'s, promissory notes, receipts, etc., if they bear the name or a payor, payee or other bank, with that bank in the collection. Otherwise, if no bank or place is mentioned, classification codes 90 to 96 with added code letters for state, etc., will take care of all other U.S. items as indicated in Figure 2.

Collectors of Canadian and other non-U.S. checks are aware that there are relatively fewer banks in these areas than in the U.S. This is reflected in the coding of Canadian, British and other non-U.S. checks and as shown in Figure 3.

Box 1 codes the country as indicated in Figure 4.
Box 2 indicates the bank with up to a four initial letter code.
Box 3 codes the place of issue, as is done with U.S. checks.
Box 4 is for indication of any revenue stamps.
Box 5 is for the acquisition cost of the check.

Checks are filed for storage in a collection or a dealer's stock in the numerical/alphabetical order of the first three boxes in the coding strips. The checks are further filed under this location by the date of issue. This will bring all checks of one bank and place of issue together. Filing further by the date of issue of checks generally locates similar designs, revenue stamps and other characteristics in order and together. Checks with duplicate characteristics will be filed together and are easily observed or located. Once checks are arranged in the collection in the above manner, they are easily retrieved or returned to their own place.

Checks placed in holders are easily coded with information taken directly from the inside. After a dozen or so checks are coded and arranged, reference to notes becomes very infrequent.

A 3-ring, 8 1/2 by 11 notebook is a convenient supplementary way to record information about your collection. The notebook can record such data as is of interest to the collector. A check is identified by the coding in the first three boxes of the coding strip. A suggested list of sections for the notebook may be:

- Page of classification codes (Fig. 5).
- List of imprint revenue stamps.
- List of adhesive revenue stamps.
- List of checks with vignettes of interest.
- Lists of checks of interest, such as:
  - Designated checks.
  - Insured checks.
  - Checks with errors.
  - Checks with bank name altered.
  - Autographs on checks.
- Security Printers, Third Edition.

Checks in holders are best stored flat. An inexpensive way is to store your checks in unit containers, or cartons such as shoe boxes. A size of 4 1/2 x 11 1/2 x 3 1/2 high is excellent. A holder sized piece of cardboard at the top and bottom of each lot in a box makes for easy handling. 150 to 200 checks in holders may be stored in a single carton. Covering the front face of the top and bottom of the carton, or one-half of the top and bottom of one end of a carton with "Contact", a commonly available adhesive plastic sheeting, will improve the appearance of a group of cartons.

Sometimes, especially in warmer and humid climates, checks are obtained from sources such that they may exhibit signs of mold, mildew, foxing, etc. Before placing such checks with others in your collection, they should be placed without holders into a tight box for a few days, along with a treatment to eliminate all mold spores and any further deterioration. A small bag of Di-Gas or equal compound which releases formaldehyde vapors will eliminate all spores and stop contamination of other items in the collection.

A spare carton may also provide a handy container for checks "in process" and other materials. Holder-sized dividers may separate sections of : Pending, hold, duplicates, holders, coding strips, file in collection.

The foregoing may sound quite detailed and a bit of work. It really is a great time saver. Start with your new acquisiitons and work on existing items in your collection when you feel like it. Once you search for a check in your collection and find it in a few moments or after you locate a check with a particular vignette with the help of the notebook and the coding from among hundreds in seconds, you will enjoy it.

Happy collecting!!

A. S. C. C. Check Pool Update

by John T. Paslawsky

Before the August issue of *The Check Collector*, I asked Bob Spence to find another member to take over my duties as Chairman of the A.S.C.C. Check Pool. It was a pleasant surprise when Bob soon replied that he had located a member willing to take over the management of The Check Pool. He is Harry R. Johnson, Sr., of 4279 Garand Lane, West Palm Beach, FL 33406. Harry will take over the management of The Check Pool officially on January 1, 1992. Thank you, Harry, for volunteering to keep The Check Pool going in the promotion of check collecting.

So this is, regretfully, my final Check Pool Update. Managing the Check Pool from March 1989 to December 1991 has been a challenging and rewarding experience for me. The Check Pool was set up to provide free check packets to interested parties, especially youngsters and new members. Our appeal to members for spare check donations was very successful because to date we have received more than 75,000 checks from all 50 states, from 2 territories and from Canada. The checks came in all sizes, used and unused. The used ones ranged from 1847 to 1988, while the unused ones came as counter checks or modern checks from most states, especially the Midwestern and Western states. We sent out about three hundred 100-check packets to members who distributed them to interested parties, mostly at coin and stamp shows.

Personally, I want to thank all contributors to The Check Pool, whether they sent in 25 or several thousand checks. Special kudos are in order to the following members who contributed QUANTITIVELY to start and maintain the Check Pool: Herman Boraker - Colorado, Paul Brittain - North Carolina, Bob Spence - Florida, Charley Kemp - South Dakota, Roger Patterson - Minnesota, Ed Schoenberger - Kansas & Missouri, Don Thrall - California, and yours truly - Midwest counter checks.

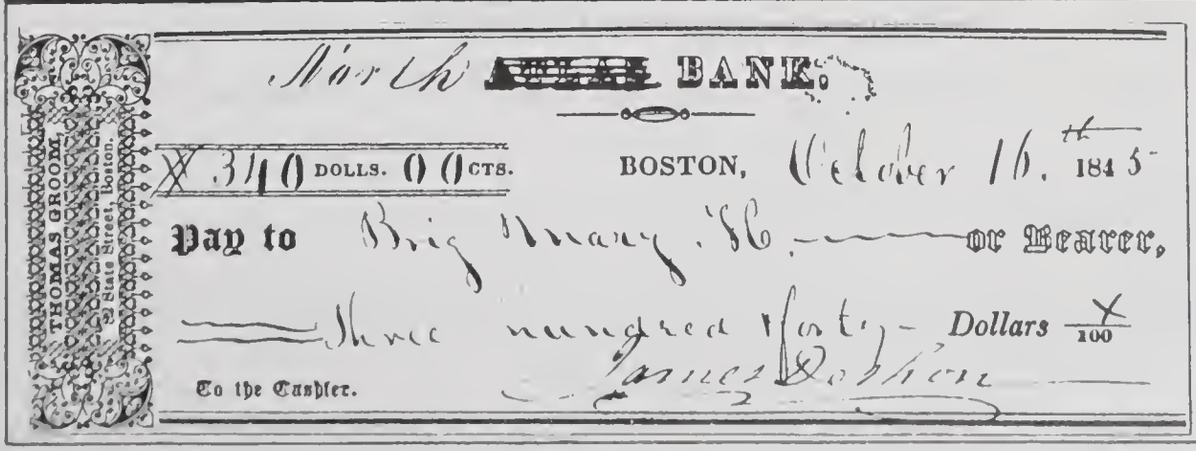
The latest check contributions were:

90 checks by Bob Patetta of Ohio from 12 banks in CT, FL, OH, TN & WY,

2300 checks by yours truly as follows:
- 800 from Mercantile Bank & Trust Co. of Boulder 1955-1960
- 500 from the First National Bank in Boulder - 1970's
- 500 from the Oak Park Trust & Savings Bank of Oak Park, IL - 1948-1962
- 400 from the Valley Bank of Cowlitz, WA - 1954,
- 100 from miscellaneous CO and WA banks.

Requests for 100-check packets totaled 30.

Happy check collecting!



A HAPPY FIND

A check payable to the Brig Mary H.

ACROSS OUR DESK

Price lists, fixed price and mail bid catalogs, journals, etc., received and compiled as a resource for our members. Items with an (*) may require a subscription for future issues. Please write first to the company.

* 2nd Edition of 1991 catalog. CSA and obsolete bank notes, scrip, bonds and financial documents. Many checks and drafts arranged by states. Hugh Shull, P.O. Box 712, Leesville, SC 29070.

* Monthly price list of checks, bank tokens, postcards and related items. Bank and Check News sent with list contains news notes on banks and checks. Lee Poleske, Box 871, Seward, AK 99664.

Extensive price list of checks, drafts, railroad and railway fiscal paper arranged by states and locations. M.S. Kazanjian, 25 King Philip Ave., Barrington, RI 02806.

* List of checks, stocks and bonds, historical documents. Yesterday's Paper, P.O. Box 819, Concrete, WA 98237.

Price list of archival albums and mylar holders for checks, bank notes and scrip, currency, etc. Oregon Paper Money Exchange, 6802 S.W. 33rd Place, Portland, OR 97219.

* General and specialized catalogs of checks, paper money, stocks and bonds, fiscal documents, etc. Much useful information is given with items arranged by states and locations. Terry Cox, P.O. Box 60, Idaho Springs, CO 80452.

Price list of CSA and obsolete bank notes, checks, drafts, related items and books. Carling's of Florida, P.O. Drawer 580, Pomona Park, FL 32181-0580.

Stocks and bonds, checks, old post cards and Paper Americana. Ken Prag, P.O. Box 531, Burlingame, CA 94011.

Stock certificates for collectors. Advise of your collecting interests for current list. American Vignettes, P.O. Box 155-CC, Roselle Park, NJ 07204.

* Catalog of regular mail bid auctions of revenue stamps, checks, documents, stock certificates and related items. H.J.W. Daugherty, P.O. Box 1146, Eastham, MA 02642.

Catalog containing autograph letters, documents, manuscripts and checks for collectors. Robert F. Batchelder, 1 West Butler Avenue, Ambler, PA 19002.

* Regular list containing a variety of historical documents, including checks, autographs, manuscripts, embossed revenues, etc. Edward J. Craig, 41 Third Street, Newport, RI 02840.

* Extensive price list of British and some overseas cheques, Bills of Exchange and books on banking history. Squirrel Publishing Ltd., Hobsley House, Frodesley, Shrewsbury SY5 7HD, United Kingdom.

Catalog of regular mail bid sale of historical documents, including checks, autographs and financial history. List includes archival supplies. COHASCO, Inc., Postal 821, Yonkers, NY 10702.

Old stocks and bonds, autographs and banknotes are offered. Norrico, Inc., 65-09 99th Street, Rego Park, NY 11374.

Catalog of checks, letters, documents and manuscripts in many areas of collector interest. Earl Moore, Box 243, Wynnewood, PA 19096-0243.

An annual journal and quarterly newsletters containing Society news and featuring fascinating articles on British cheques and banking history. Available by subscription to members of the Society. British Cheque Collectors Society. (Details from Editor of *The Check Collector*).

SECRETARY'S COLUMN

Jon C. Cook has submitted his resignation as Treasurer of the Society, effective December 31, 1991. Jon has been the Treasurer of our Society for nearly twenty years. His resignation was regretfully accepted. James D. Partin, Director, was appointed by the President to fill the unexpired term as Treasurer in accordance with the By-Laws effective January 1, 1992.

John T. Paslawsky, Chairman of the A.S.C.C. Check Pool has submitted his resignation effective December 31, 1991. John started and managed the A.S.C.C. Check Pool since 1989. Harry R. Johnson, Sr. was appointed as Chairman effective January 1, 1992.

NEW MEMBERS
(C) = Collector
(D) = Dealer

1358 Cyril F. Bell (C/D)
c/o Cylix, Inc.
4886 Candlewood Lane
Stone Mountain, GA 30088
Areas: 7-Grenada, B.W.I., 8,9,23 and 31.
(Thru the British Cheque Collectors Society).

1359 Joseph E. Lang (D)
5935 Balboa Ave.
San Diego, CA 92111
Areas: 1,2-Southern CA, 3,4,5,6,7-Russia, 20 and 22.

1360 James Mammarella (C/D)
c/o Cheklist Printing
450 Main St.
Springfield, MA 01105
Areas: 1,2-DC,DE,MA,MD,PA WA, 3 thru 11, 14 & 25
(By Alan Sadler)

572 Note Printing Australia
Hume Highway
Craigieburn 3064
Australia

1361 Russel Amacher (C)
W7933 Perry Road
Fort Atkinson, WI 53538
Areas: 21-on checks.

NEW MEMBERS:

573 Mohammad Reza Nilforoosh
71, 1st Floor,
Golgasht-E-Kohan Alley
Arian-E-Mahmoudi St.
Dabestan St.,
Resalat Expressway
Teheran, Iran
(Thru the IBNS)

1362 William Barrett
Numismatics Ltd.
Box 9, Victoria Station
Montreal, Quebec H3Z 2V4
Canada

1363 Louis Hudson
P. O. Box 5640
Greensboro, NC 27435-0640

1364 Robert Reeves (C)
Rt 2 Box CL 72-2
Murchinson, TX 75778
Areas: 1,2-high school football bumper stickers.

1365 Robert W. Ten Bensel (C)
1666 Coffman #101
St. Paul, MN 55108
Areas: 2-CA & NV, 21,22, 26 and 31
(By Judy O'Claire)

1366 Gary Ronk (C)
6247 Cove Road
Roanoke, VA 24019
Areas: 2, 4, 20,22 and 31
(By Al Korzeniowski)

REJOINED MEMBERS

70 George M. Rinsland
3955 Kilmer Ave.
Allentown, PA 18104-3371

479 George Frederick Kolbe
P. O. Drawer 3100
Crestline, CA 92325

DIRECTORY CHANGES:

125 Dale E. Brick
3146 Bali Lane
Alameda, CA 94501

1293 George Lill III
Casilla 5973
La Paz
Bolivia

567 Yeong Siew Wah
Orchard Post Office
Box 265
Singapore 9123
Republic of Singapore

1318 Edward Breslauer
17589 Wadell Court
Hamilton, VA 22068

662 Bruce Smith
404 Child Hall
26 Everett Street
Cambridge, MA 02138

AREAS OF COLLECTING INTEREST:

1 - Checks - General
2 - Checks - U.S.A. (Region or States of special interest)
3 - U.S. Gov't. Checks
4 - Misc. Fiscals:
Bank Drafts
Bills of Exchange
Certs. of Deposit
Promissory Notes
Receipts
Warrants
5 - Checks - Great Britain
6 - Checks - Canada
7 - Checks - World (Region or Countries of special interest)
8 - Travellers Cheques & Money Orders
9 - Specimen Checks
10 - Ration Checks
11 - Refund/Rebate Checks
12 - Other:_____
14 - Counter & Modern Checks
20 - Vignettes
21 - Autographs
22 - Railroads, Steamboats, Mining
23 - Banking History
24 - Security Printing & Printers
25 - Check Protectors & Cancel Devices
26 - Wells Fargo History
30 - Stock & Bond Certificates
31 - Revenue Stamped Documents
32 - Emergency Scrip

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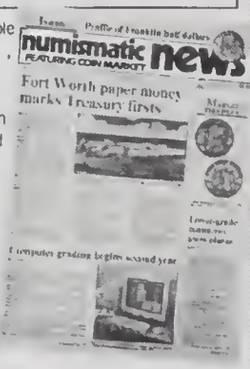

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